

FORTY-SECOND ANNUAL REPORT

OF THE
UNIVERSITY OF ILLINOIS.

Superintendent of Insurance

OF THE

State of Kansas,

FOR THE

Year ending December 31, 1911.

CONTAINS DETAILED STATEMENTS OF

MUTUAL AND STOCK FIRE COMPANIES OF KANSAS, AND FIRE
AND FIRE-AND-MARINE COMPANIES OF OTHER
STATES AND COUNTRIES.

ALSO,

LIFE COMPANIES OF KANSAS, AND LIFE, CASUALTY AND MIS-
CELLANEOUS COMPANIES OF OTHER STATES.

ALSO,

FRATERNAL BENEFICIARY SOCIETIES, ORDERS, AND
ASSOCIATIONS.

STATE PRINTING OFFICE,
TOPEKA, 1912.

FORTY-SECOND ANNUAL REPORT.

DEPARTMENT OF INSURANCE—STATE OF KANSAS.

TOPEKA, KAN., May 1, 1912.

His Excellency, W. R. Stubbs, Governor:

MY DEAR SIR—I have the honor to transmit herewith the forty-second annual report of the Department of Insurance of the state of Kansas for the year ending December 31, 1911, containing a detailed record of the collections, disbursements, and statistical information of general character pertaining to insurance.

By glancing at the detailed statements of the collection of fees and taxes from the various companies transacting business in Kansas, you will observe that the revenues of the Department are increasing annually. Total amount of fees collected by this Department for 1911, \$343,540.64; total for 1910, \$325,983.28; total for 1909, \$298,423.29; total for 1908, \$279,220.68. This indicates a steady increase of revenue to the state derived from fees and taxes collected from the various insurance companies transacting business in the state, which could be produced only through an increase in the volume of business of the companies.

Of the total of \$338,755.58 collected from all the insurance companies transacting business in Kansas from January 1 to May 1, 1912, the sum of \$173,010.09 was collected from fire insurance companies of other states and countries. It is not denied that this amount operates as an additional charge upon the purchaser of fire insurance. Such being the case, is it wise or just to continue a system which adds additional revenue to the state by direct contributions of purchasers of fire insurance?

The citizens of Kansas were paid the sum of \$3,111,272.00 during 1911 on account of losses sustained by fire. These figures represent about 50 per cent of the total loss sustained. It does not and can not take into account losses by those who carried no insurance; it does not include losses paid by com-

panies or societies which provide for insurance for their membership or other companies or concerns over which this Department exercises no supervision. This enormous loss represents property destroyed for all time in an amount approximately equal to \$3 for every man, woman and child in the state.

All are agreed as to the desirability of securing as low a rate of insurance as can be obtained commensurate with safe business. We buy insurance for protection, but it is manifest that protection is unsound unless there can be a margin above the losses and expenses of placing the business. In order to obtain a lower rate of insurance, therefore, it follows that the fire waste must be reduced. To use the language of my predecessor, Superintendent Barnes, in his annual report for 1910:

"The causes of fires result in a majority of cases from defective chimneys, flues, fire-places, heating and lighting apparatus, deficient construction and equipment, matches, sparks, explosions, incendiaries, electricity, deficient electric wiring and lightning. The average person does not recognize the duty he owes to society in the exercise of care in the construction and maintenance of buildings for protection against fire. I do not believe that legislation regulating this proposition will be long deferred, but it is an assured fact that the action of legislative and municipal authorities in enacting laws to reduce the fire waste would assure direct financial benefits to their constituents in reducing the cost of insurance."

I believe that fully one-half of the fire waste may be placed at the door of the *careless*. Carelessness in handling the match, faulty construction and equipment, the careless smoker, carelessness in permitting rubbish to accumulate upon the premises. In France and Germany carelessness upon the part of the people of the character stated above is made a crime against the state.

It is lamentable that too many people feel that their responsibility ends as soon as their property is covered by insurance. The education of the whole people to the importance of safeguarding their property against fire by the elimination of carelessness is the end sought. The State Fire Prevention Association is doing splendid work along this line and should be commended and encouraged. The proclamation, issued by your Excellency, designating a general clean-up day is an advanced step toward the attainment of the object sought and,

in my opinion, one day in each year should be set aside and designated "Clean-up Day" by statute. If means can be devised whereby the public may understand that one-half of the enormous fire waste is directly attributable to carelessness and through this knowledge be influenced to the extent of eliminating it, a reduction of the rate of insurance proportionately must and will follow.

The loss by fire originating through incendiary origin is much greater than the average citizen is aware of and appears to be on the increase. Contrary to the general understanding, the insuring public pays for the losses of this character by increase in the rate of insurance. Resting under the delusion that the insurance companies are the only sufferers, the public remains indifferent and the criminals are allowed to escape punishment.

The enactment of a law creating a fire marshal and clothing him with authority to rigidly investigate all questionable fires, to administer oaths and compel citizens to testify before him, would result, as it has in other states where this law has been enacted, in the conviction of many criminals, preserving thousands upon thousands of dollars in property (a direct saving to the people), the saving of many human lives and a lower rate to insurers.

The incentive of the incendiary is that of obtaining more for his property by burning it than can be obtained otherwise. His unlawful and inhuman ambition is made possible by the insurance companies through over-insurance. While we must hold the insurance companies responsible, they can not altogether be charged as blamable inasmuch as they promptly reject insurance on property greater than its value when they have knowledge of it, but the blame attaches to them through and on account of the ignorance or cupidity of the agent. No person will burn his property for the insurance if he can sell it for more.

From my viewpoint, the remedy for a cure of over-insurance, and consequently the elimination of incendiarism, is to fix by statute an insurance valuation on all real property, a maximum value for insurance in no case higher than its real value. A solution which would make the problem simple indeed would be to provide that the value fixed by the last assessor's returns on real estate shall be the insurance value.

I recommend the enactment of a law along the lines of the suggestion above.

The wisdom of the enactment of the law regulating fire insurance rates and to prevent discrimination in the transactions of the insurance business is evidenced by the fact that four other states have already followed Kansas in the enactment of similar laws. Kansas in passing this law took an advanced step in the right direction in the solution of that vexed question of fire insurance rates which sooner or later, in my opinion, will be acknowledged by all the states in the enactment of similar laws. But the states enacting this law since its enactment in Kansas have had an advantage by observing the practical workings of the law here and have thereby been able to materially strengthen certain features of the law found to be weak. Our law requires companies to file with the Superintendent of Insurance general basis schedules showing the rates upon all classes of risks and all charges, credits, terms, privileges and conditions which in any wise affect the rates or the value of the insurance to the insured. In order to obtain a proper rate the various companies, through a system of inspection, classify the various cities and towns of the state as first, second, third, fourth, fifth and sixth class, and a basis rate is established for each class, dependent upon the adequacy of the fire department, fire fighting apparatus, water system, etc. To the basis rate is added many charges for additional hazards, such as occupancy, thickness of walls, openings in walls or floors, character of roof, area, height, sky-lights, heating and defective electric wiring, which are all taken into consideration in determining the rate.

Section 199, chapter 55, Laws of Kansas, 1909, provides that when the Superintendent of Insurance shall determine that any rate made by the insurance companies is excessive or unreasonably high he shall direct the companies to file a lower rate. The weakness in the law consists in its failure to provide proper means of ascertaining whether a rate is too high or not. Take this example: A city complains that the inspectors of the insurance companies have classified it into a lower class than proper and, in consequence, a higher rate of insurance is established than is justified, and asks relief through this Department. The Department undertakes an investigation by the only means at hand—correspondence through the mails. The insurance companies contend that the

water system is totally inadequate—insufficient pressure, mains too small, etc.—and that this condition prohibits a higher classification, all of which is ~~desired~~ *denied* by the city authorities.

Hundreds of individual complaints reach this Department that the companies, through their inspectors, in making up a rate have added charges for hazards that have no existence. This Department must have help to be able to intelligently determine the facts. It should be provided with funds sufficient to employ a competent person or persons to make a thorough investigation by personal inspection. In my opinion this is imperative, and unless provision is thus made this law must fail. At the present time no provision is made for inspection by the superintendent, or by any other means of investigation except through correspondence, and this method has proven unsatisfactory and practically of no value. Other states having passed this law have provided means for its proper enforcement. Complaints of inspections made by the insurance companies should be met by sending a competent person to check up the reports filed by the companies and ascertain their correctness.

I recommend the enactment of additional laws as follows:

A law requiring that all companies transacting liability business in this state be made a party to the action commenced by an injured employee against the employer.

A law defining an agent for an insurance company.

A law requiring the approval of the Department of Insurance of all reinsurance contracts where transfers of membership, finances or interests of policyholders are made to other similar corporations.

An anti-rebate law applicable to life and accident companies. The practice of rebating by agents is, in my opinion immoral, indecent and degenerating to agent, company and recipient. This Department refuses to license a rebater.

A law to establish uniform standard provisions for policies of health and accident insurance as recommended by the National Convention of Insurance Commissioners.

A law amending the present laws or parts of laws relating to reserve valuation of legal reserve life insurance companies, providing for a uniform standard of reserves for all such companies.

A law providing that copies of all reports made by a receiver or receivers appointed to take charge of the affairs of any insurance or guaranty company incorporated under the laws of this state shall be filed with the Superintendent of Insurance, and that the expense of preparing such copies shall be made a part of the costs of such receivership. Heretofore, the records of the Department of Insurance are lacking in information pertaining to the dissolution of Kansas insurance or guaranty companies.

A law to provide for automatic nonforfeiture provisions in policies issued by legal reserve life insurance companies. This Department, having been apprised of losses to citizens of this state by reason of their failure to observe the requirements of policy provisions by giving notice of intent to discontinue, and, being without authority under law, used its discretionary powers by refusing to authorize any company to transact business in this state which did not provide for automatic nonforfeitures.

BUSINESS OF 1911.

From January 1, 1911, to January 1, 1912, the fees collected were:

Agency licenses	\$44,639 50
Charter fees	1,900 00
Annual statement fees	13,475 00
School fund	11,750 00
Taxes	226,159 77
Certificate and seal	149 00
Miscellaneous	1,444 50
Examination fees	3,899 11
	<hr/>
	\$303,416 88
Firemen's relief fund	40,123 76
	<hr/>
Total	\$343,540 64
	<hr/>
By payments to state treasurer	\$303,416 88
By firemen's relief fund to cities	39,543 86
Kansas State Firemen's Association	555 40
Firemen's relief fund received after distribution in 1911	24 50
	<hr/>
Total	\$343,540 64

During the year 1911, January 1 to December 31, examinations and fees therefor were:

St. Paul Mutual Hail and Cyclone Ins. Co.,	\$240 75
State Farmers' Mutual Hail Ins. Co.	227 25
Anchor Life Insurance Company	93 00
Osage Fire Insurance Company	57 50
Knights and Ladies of Protection	25 00
Fraternal Aid Association	137 08
Modern Order of Prætorians	106 45
Bankers' Deposit Guaranty and Surety Co.,	36 00
Colorado National Life Assurance Co.	167 20
Pacific Coast Casualty Company	191 00
Pacific Mutual Life Ins. Co. (Accident) ...	183 00
German American Life Insurance Co.	104 25
National Fidelity and Casualty Company..	88 15
Equitable Surety Company	100 00
Scandia Life Insurance Company	200 00
National Life Ins. Co. of the U. S. of A. .	220 00
Central National Fire Insurance Company,	500 00
American Life Insurance Company	132 80
Knights of the Maccabees of the World ...	181 50
Pennsylvania Casualty Company	126 00
National Americans	141 30
Federal Insurance Company	264 00
Knights of the Modern Maccabees	53 10
Massachusetts Bonding and Insurance Co.,	198 00
Farmers' Mutual Ins. Co. of El Dorado ...	125 78
Total	<u>\$3,899 11</u>

BUSINESS OF 1912.

From January 1, 1912, to May 1, 1912, collections were as follows:

Agency licenses	\$36,044 50
Charter fees	455 00
Annual statement	12,830 00
School fund	11,050 00
Taxes	232,787 87
Certificate and seal	43 00
Miscellaneous	1,524 70
Examination fees	1,269 60
Total	<u>\$296,004 67</u>
Firemen's relief fund, 1911	42,726.41
Firemen's relief fund not distributed in 1911	24 50
Total	<u>\$338,755 58</u>
By payments to state treasurer	\$296,004 67
By firemen's relief fund to cities	42,109 20
Kansas State Firemen's Association	641 71
Total	<u>\$338,755 58</u>

Examinations from January 1, 1912, to May, 1912:

Fraternal Mystic Circle	\$200 00
Western Casualty and Guaranty Ins. Co. ..	271 05
National Protective Legion	170 00
State Farmers' Mutual Hail Ins. Co.	275 40
St. Paul Mutual Hail and Cyclone Ins. Co.,	353 15
Total	<u>\$1,269 60</u>

I herewith submit a statement, itemized as to companies, of fees collected from January 1, 1912, to May 1, 1912. All fees, except firemen's relief fund, are turned into the state treasury.

The collection of firemen's relief fund, and the distribution thereof to the cities entitled thereto and to the State Firemen's Association, appear on subsequent pages.

KANSAS MUTUAL FIRE.

Alliance Coöperative	\$62 50
Bremen Farmers' Mutual.....	19 00
Brown County Farmers' Mutual,	28 00
Doniphan County Mutual Fire..	11 50
Farmers' Alliance	174 00
Farmers' Mutual, of Columbus...	13 00
Farmers' Mutual, of El Dorado..	16 00
Farmers' Mutual, of Holyrood...	12 00
Farmers' Mutual, of Marysville..	36 00
Farmers' Mutual, of Wamego...	10 00
Franklin County Mutual Fire...	10 00
German Farmers' Mutual, of	
Aleppo	13 00
German Mutual, of Ellinwood...	15 50
Kansas Farmers' Mutual, of	
Beloit	10 00
Kansas Farmers' Mutual, of	
Upland	18 00
Marshall County Farmers'	
Mutual	20 50
Miami Farmers' Mutual Fire...	14 00
Mennonite Mutual	59 00
National Mutual	52 50
Republic County Mutual.....	18 00
Southern Kansas Mutual.....	26 00
Total	<u>\$638 50</u>

FOREIGN MUTUAL FIRE.

Grain Dealers' National Mutual	
Fire	\$28 00
Pennsylvania Millers' Mutual	
Fire	27 00
Total	<u>\$55 00</u>

MUTUAL HAIL INSURANCE
COMPANIES.

Central National Mutual Hail..	\$74 50
Grain Growers' Hail.....	104 50
Harvesters' Hail	46 00
Home Mutual Hail.....	29 00

MUTUAL HAIL INSURANCE
COMPANIES.

Kansas Mutual Hail.....	\$53 50
Kansas State Mutual Hail.....	107 00
St. Paul Mutual Hail and Cyclone,	538 15
State Farmers' Mutual Hail....	557 04
Union Mutual Hail.....	47 50
Total	<u>\$1,557 19</u>

FIRE INSURANCE COMPANIES.

Ætna	\$3,421 94
Agricultural	639 60
American	3,459 60
American Central	1,935 20
American Druggists	122 27
Boston	404 86
Calumet	404 80
Central National	752 44
Central Union Fire.....	307 28
Citizens	690 73
Columbia, of Jersey City.....	292 20
Commercial Union Fire.....	332 73
Concordia Fire	778 21
Connecticut	4,327 86
Continental	5,499 91
Delaware	601 09
Detroit Fire and Marine.....	136 56
Dubuque Fire and Marine.....	72 60
Equitable Fire and Marine.....	319 11
Federal Insurance Company...	114 33
Fidelity-Phenix Fire	4,083 36
Fire Association of Philadelphia,	1,350 94
Firemen's Fund	895 14
Firemen's	2,021 89
Franklin Fire	694 04
Germania	1,300 95
German Alliance	650 62
German American	3,721 81
Glens Falls	882 13
Hanover	1,155 12
Hartford	6,123 60
Home Insurance Company.....	5,613 81

FIRE INSURANCE COMPANIES.

Insurance Company of North America	\$3,424 79
Insurance Company of State of Illinois	575 80
Insurance Company of the State of Liverpool & London & Globe of Pennsylvania	1,061 35
New York	303 35
Maryland Motor Car	315 66
Mechanics and Traders	382 53
Mercantile Fire and Marine	419 57
Milwaukee Mechanics	857 61
Michigan Commercial	687 25
Michigan Fire and Marine	137 56
National Fire	12,906 89
National Ben Franklin Fire	129 62
National Union Fire	614 19
New Hampshire Fire	1,031 28
Niagara Fire	1,972 29
Northwestern National	2,000 43
Northwestern Fire and Marine	1,985 19
Orient	586 31
Pelican	264 11
Pennsylvania Fire	1,300 62
Peoples' National Fire	673 06
Phoenix	1,745 44
Providence Washington	1,003 40
Queen Insurance Company	1,648 19
Reliance	620 45
Security Insurance Company	1,100 98
Springfield Fire and Marine	4,701 27
State Insurance Company	350 46
St. Paul Fire and Marine	4,669 59
Westchester Fire	877 82
Williamsburgh City Fire	1,099 92
Total	\$102,553 21

FOREIGN FIRE INSURANCE COMPANIES.

British America Assurance	\$347 86
Commercial Unión Assurance	3,711 13
General Fire Assurance	267 10
Hamburg-Bremen Fire	879 98
Liverpool and London and Globe	2,867 18
London Assurance	835 68
London & Lancashire	1,210 31
Mannheim	191 20
Nord-Deutsche	184 80
North British and Mercantile	2,841 61
Northern Assurance, Limited	1,517 30
Norwich Union	1,202 61
Palatine	1,483 46
Phoenix Assurance	1,104 48
Prussian National	979 37
Royal	4,440 45
Royal Exchange	891 16
Sun Insurance Office	1,339 96
Swiss Reinsurance	235 49
Union Marine, Limited	332 86
Western Assurance	841 98
Total	\$27,705 97

LIFE COMPANIES.

Ætna Life	\$3,887 03
American Life	228 18
American Central Life	820 04
Amicable Life	156 00
Anchor Life	142 00
Bankers' Life, of Des Moines	4,312 05
Bankers' Life, of Lincoln	3,507 70
Bankers' Reserve Life	1,857 18
Bank Savings National Life	129 00
Capitol Life	878 64
Central Life, of Fort Scott	113 50
Central Life Assurance	699 62
Central States Life	162 00
Columbian National Life	525 80
Commercial Life	100 00
Connecticut Mutual Life	874 43
Continental Assurance Company, Continental Life Insurance and Investment	271 19
Equitable Life, of New York	4,182 80
Equitable Life, of Des Moines	1,990 15
Farmers' and Bankers' Life	146 00
Fidelity Mutual Life	714 33
German American Life	114 00
Germania Life	273 96
Great Western Life	3,667 13
Guarantee Fund Life	513 61
Hartford Life	1,548 77
Home Life	613 09
Home Mutual Life	117 00
Home Life Insurance Company of Oklahoma	108 18
Illinois Life	4,280 08
Indemnity Life and Accident	107 18
International Life	217 81
Inter-Ocean Life and Casualty	100 00
Iowa Life	12 12
Kansas City Life	2,946 90
LaFayette Life	321 27
Majestic Life	98 87
Manhattan Life	177 11
Masonic World Benevolent and Protective Association	116 00
Massachusetts Mutual Life	3,774 79
Merchants Life	384 73
Metropolitan Life	11,251 55
Mid-Continent Life	138 92
Midland Life	794 60
Missouri State Life	1,037 47
Mutual Benefit Life	2,504 27
Mutual Life	8,020 18
National Life, of Vermont	1,602 47
National Life, of Des Moines	256 62
National Life Insurance Co. of U. S. of A.	2,950 30
National Life and Accident	127 02
New York Life	12,674 15
North American Life	622 36
North American Life, of Chicago	180 00

LIFE COMPANIES.

Northwestern Mutual Life.....	\$10,328 97
Northwestern National Life....	651 46
Occidental Life	151 97
Pacific Mutual Life.....	981 22
Penn Mutual Life.....	2,125 99
Peoria Life	327 43
Phoenix Mutual Life.....	1,097 07
Pioneer Life	208 39
Provident Life and Trust.....	648 46
Prudential	10,191 99
Reliance Life	451 11
Republic Life	168 45
Reserve Loan Life.....	580 40
Royal Union Mutual.....	2,819 67
Scandia Life	217 88
Security Life of America.....	240 06
Security Mutual Life, of N. Y....	241 86
Security Mutual Life, of Neb....	543 48
State Life	2,544 32
Travelers	1,371 35
Union Central Life.....	4,253 62
Union Mutual Life.....	326 55
United States Life.....	143 36

Total\$128,083 21

CASUALTY AND MISCELLANEOUS COMPANIES.

Ætna Life (Accident).....	\$1,225 51
Ætna Accident and Liability....	149 83
American Accident	562 16
American Automobile	166 00
American Bonding	398 34
American Credit Indemnity.....	286 80
American Fidelity	477 90
American Life and Accident....	144 76
American Live Stock.....	17 04
American Surety	489 79
Anchor Life	100 00
Atlantic Horse	166 00
Bankers' Accident	770 96
Bankers' Deposit Guaranty and Surety	100 00
Bankers' Surety	79 44
Brotherhood Accident	235 10
Business Men's Accident Assoc..	699 50
Casualty Company of America..	561 81
Columbian National Life.....	103 40
Consolidated Casualty	102 13
Continental Casualty Company..	1,503 04
Empire State Surety.....	210 62
Equitable Surety Company.....	137 23
Federal Casualty	199 80
Federal Union Surety.....	299 06
Fidelity and Casualty.....	1,581 71
Fidelity and Deposit.....	566 84
General Accident F. and L.....	788 88
German Commercial Accident...	4 00
Globe Surety	481 72
Great Eastern Casualty Co.....	135 87
Great Western Accident.....	613 97

CASUALTY AND MISCELLANEOUS COMPANIES.

Hartford Steam Boiler.....	\$537 26
Indemnity Life and Accident....	188 50
Indiana and Ohio Live Stock...	393 56
Inter-Ocean Life and Casualty..	1,013 75
Interstate Business Men's Accident	439 23
Kansas City Casualty.....	321 47
Lion Bonding and Surety Co....	399 78
Lloyds Plate Glass.....	433 40
London and Lancashire Guar- antee and Accident.....	106 00
Loyal Protective	321 46
Maryland Casualty	1,302 43
Masonic Protective Association..	163 39
Massachusetts Bonding and Insurance	345 86
Medical Protective	138 78
Metropolitan Casualty	367 25
Missouri Fidelity and Casualty..	778 20
National Casualty	369 51
National Fidelity and Casualty..	225 68
National Life and Accident (Accident)	152 04
National Life of the U. S. of A. (Accident)	100 00
National Surety	1,297 65
New England Casualty.....	156 00
New Jersey Fidelity and Plate Glass	333 30
New York Plate Glass.....	224 01
North American Accident.....	636 61
Northwestern Live Stock.....	191 51
Occidental Life (Accident).....	101 38
Ocean Accident and Guarantee Corp.	570 99
Pacific Coast Casualty.....	155 20
Pacific Mutual Life (Accident),	1,045 91
Pennsylvania Casualty	129 14
Preferred Accident	237 38
Reliance Life (Accident).....	201 00
Ridgley Protective Association..	126 14
Royal Casualty	157 66
Royal Indemnity	350 35
Southern Surety	194 88
Southwestern Surety	192 84
Standard Accident	778 82
Title Guaranty and Surety....	242 20
Travelers (Accident)	1,876 82
Travelers Indemnity	188 59
Union Health and Accident....	278 43
United States Casualty.....	283 88
United States Fidelity and Guaranty	1,124 95
United States Health and Accident	429 85
Western Automobile Indemnity..	17 00
Western Casualty and Guaranty,	474 53

Total\$33,443 78

FRATERNAL BENEFICIARY
SOCIETIES.

American Nobles	\$25 00
Ancient Order of United Workmen	20 00
Brotherhood of American Yeomen	25 00
Catholic Order of Foresters....	20 00
Catholic Mutual Benefit Assoc...	20 00
Catholic Workmen	20 00
Church Fraternal	20 00
Court of Honor.....	20 00
Degree of Honor.....	20 00
Equitable Fraternal Union.....	20 00
Fraternal Aid Association.....	22 00
Fraternal Bankers Reserve.....	25 00
Fraternal Brotherhood	20 00
Fraternal Mystic Circle.....	220 00
Fraternal Reserve Life Assoc...	20 00
Fraternal Union of America....	20 00
Home Builders	20 00
Home Protective Association...	20 00
Homesteaders	25 00
Improved Order Heptasophs....	20 00
Independent Order of Foresters,	20 00
Illinois Woodmen Accident Asso-	
ciation	20 00
Knights of Columbus.....	20 00
Knights of Father Mathew.....	20 00
Knights and Ladies of Security..	21 00
Knights and Ladies of the Orient,	20 00
Knights and Ladies of Protection,	20 00
Knights of the Maccabees of the	
World	20 00
Knights of the Modern Macca-	
bees	20 00
Knights of Pythias (Endowment	
Rank)	20 00
Knights and Ladies of Honor....	20 00
Ladies' Catholic Benevolent As-	
sociation	20 00
Ladies of the Maccabees of the	
World	20 00
Ladies of the Modern Maccabees,	20 00
Life and Annuity Association...	20 00
Loyal Americans of the Republic,	20 00

FRATERNAL BENEFICIARY
SOCIETIES.

Loyal Mystic Legion of America,	\$20 00
Masonic Mutual Life Association,	20 00
Modern Brotherhood of America,	25 00
Modern Order of Prætorians....	20 00
Modern Woodmen of America...	20 00
Mutual Protective League.....	20 00
Mystic Toilers	25 00
Mystic Workers of the World...	20 00
National Americans	20 00
National Fraternal Society of the	
Deaf	20 00
National Protective Legion.....	190 00
National Union	20 00
Occidental Mutual Benefit Asso-	
ciation	20 00
Order of Railway Employees...	45 00
Pioneer Home Protective Society,	20 00
Polish National Alliance of the	
U. S.	20 00
Protected Home Circle.....	20 00
Royal Arcanum	20 00
Royal Highlanders	20 00
Royal League	20 00
Royal Neighbors of America...	20 00
Sons and Daughters of Justice...	20 00
Tribe of Ben Hur.....	20 00
Triple Tie Benefit Association..	20 00
United Commercial Travelers of	
America	20 00
Western Catholic Union.....	20 00
Women's Catholic Order of For-	
esters	20 00
Woodmen Accident Association..	20 00
Woodmen Circle	20 00
Woodmen of the World.....	20 00
Total	\$1,748 00

KANSAS BURIAL ASSOCIATIONS.

Kansas Mutual Burial Assoc....	\$10 00
National Industrial Ins. Co....	23 50
Total	\$33 50

Kansas Department of Insurance.

RECAPITULATION.

Kansas mutual fire.....	\$638 50
Foreign mutual fire.....	55 00
Burial companies	33 50
Hail companies	1,557 19
Fire companies	102,553 21
Foreign fire	27,705 97
Life companies	128,083 21
Casualty, surety and miscellaneous.....	33,443 78
Fraternal beneficiary	1,748 00
Certificate and seal.....	6 00
Miscellaneous fees	79 50
Brokers' licenses	10 00
Brokers' taxes	90 81
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Total	\$296,004 67
Firemen's relief fund.....	42,750 91
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Total	\$338,755 58

FIREMEN'S RELIEF FUND COLLECTIONS.

The following sums were collected from the various companies of other states and countries for the firemen's relief fund for the year ending December 31, 1911:

Aetna	\$1,020 08	Maryland Motor Car.....	\$95 66
Agricultural	382 88	Mechanics and Traders.....	111 85
American Central	815 76	Mercantile Fire and Marine....	229 57
American Druggists	11 47	Milwaukee Mechanics	468 16
American	1,165 13	Michigan Commercial	303 61
Boston	169 94	Michigan Fire and Marine.....	8 19
British America	88 75	National	2,458 29
Calumet	140 17	National Ben-Franklin	1 61
Central National Fire.....	149 40	National Union Fire	366 14
Central Union	13 24	New Hampshire Fire.....	626 25
Citizens	360 16	Niagara Fire	756 33
Commercial Union of N. Y....	132 07	Northwestern Fire and Marine..	288 57
Commercial Union of England..	931 32	Northwestern National	787 13
Concordia	432 56	Nord-Deutsche	36 40
Connecticut	1,046 46	North British and Mercantile..	720 34
Continental	1,224 98	Northern Assurance	486 37
Delaware	452 37	Norwich Union	417 40
Detroit Fire and Marine.....	8 56	Orient	338 04
Dubuque Fire and Marine.....	72 60	Palatine	462 85
Equitable Fire and Marine....	120 59	Pelican	111 16
Federal	6 33	Pennsylvania	607 27
Fidelity-Phenix Fire	1,088 66	Peoples National Fire.....	129 30
Fire Association	724 93	Phoenix	772 39
Firemen's Fund	490 97	Phoenix Assurance	394 11
Firemen's	591 95	Providence Washington	419 02
Franklin	294 97	Prussian National	369 38
Germania	760 87	Queen	709 60
German Alliance	312 97	Reliance	340 54
German American	1,154 52	Royal	1,206 91
General Fire Assurance.....	170 41	Royal Exchange Assurance....	330 88
Glens Falls	471 60	*Security	631 62
Hanover Fire	518 77	Springfield Fire and Marine....	1,086 53
Hartford Fire	3,025 38	State Insurance Co. of Nebraska,	135 45
Hamburg-Bremen	273 99	St. Paul Fire and Marine.....	683 35
Home	1,536 65	Sun Insurance Office.....	501 25
Insurance Co. of North America,	1,175 84	Westchester Fire	447 32
Insurance Co. of State of Illinois,	306 43	Western Assurance	97 00
Insurance Company of the State		Williamsburgh City Fire.....	637 74
of Pennsylvania	674 41		
Liverpool & London & Globe of		Total	\$42,750 91
N. Y.	159 25		24 00
Liverpool and London and Globe		Total collection for 1912..	\$42,726 41
of England	895 40		
London Assurance	231 00		
London and Lancashire.....	449 04		

* \$24.50 of this amount belonged to the fund distributed in 1911, but received too late for distribution.

FIREMEN'S RELIEF FUND COLLECTIONS.

Abilene	\$278 61	Girard	\$116 69	Norton	\$141 32
Alma	57 56	Great Bend	285 26	Nortonville	42 58
Anthony	176 59	Greensburg	107 41	Oberlin	80 10
Arkansas City	608 43	Gypsum City	26 37	Olathe	284 00
Atchison	1,195 45	Halstead	34 57	Osage City	123 78
Augusta	81 52	Hanover	67 83	Osawatomie	103 71
Axtell	61 56	Harper	73 58	Osborne	86 08
Baldwin	98 78	Havensville	15 27	Oskaloosa	36 44
Baxter Springs	93 41	Hays City	154 15	Oswego	137 75
Belleville	124 87	Herington	199 76	Ottawa	544 08
Beloit	183 65	Hiawatha	201 43	Paola	261 94
Blue Rapids	79 77	Hoisington	133 11	Parsons	696 00
Bonner Springs	70 20	Holton	270 84	Peabody	68 46
Burlingame	90 88	Holyrood	26 73	Phillipsburg	90 88
Burlington	141 54	Hope	50 84	Pittsburg	909 42
Burr Oak	41 41	Horton	185 28	Plainville	73 02
Caldwell	94 50	Howard	74 79	Pleasanton	58 54
Caney	226 15	Humboldt	101 27	Pratt	223 38
Cawker City	78 71	Hutchinson	1,231 26	Rosedale	246 84
Centralia	39 78	Independence	913 22	Russell	129 61
Chanute	691 64	Iola	485 29	Sabetha	165 98
Cherokee	36 58	Jewell City	78 48	Salina	862 98
Cherryvale	284 30	Junction City	337 36	Scammon	40 84
Chetopa	74 70	Kansas City (in-		Sedan	53 12
Clay Center	239 44	cluding Argen-		Seneca	109 04
Clifton	49 39	tine)	5,686 18	Severy	38 84
Clyde	62 72	Kensington	51 49	Smith Center	112 55
Coffeyville	1,105 31	Kingman	137 36	Solomon	56 51
Columbus	205 74	Kinsley	107 35	Sterling	135 69
Concordia	272 16	Kirwin	39 97	Stockton	75 08
Cottonwood Falls,	49 50	La Cygne	40 75	St. John	113 73
Council Grove	97 56	La Harpe	67 90	St. Marys	68 49
Delphos	64 83	Larned	269 63	Strong City	31 51
Dodge City	245 34	Lawrence	970 09	Thayer	25 60
Downs	84 52	Leavenworth	1,534 45	Topeka	*3,685 13
Effingham	33 76	Lebanon	38 56	Valley Falls	47 14
Ellinwood	83 23	Leonardville	43 60	Walnut	27 38
El Dorado	212 72	Lincoln	88 54	Wamego	92 20
Ellsworth	169 24	Lindsborg	92 14	Washington	124 11
Emporia	654 50	Lucas	25 22	Waverly	48 13
Enterprise	38 70	Lyons	144 49	Weir City	59 70
Eureka	140 84	Madison	63 54	Wellington	377 61
Florence	54 60	Manhattan	350 36	Westmoreland	41 65
Fort Scott	700 06	Mankato	77 26	White City	38 55
Frankfort	101 52	Marion	131 90	Wichita	4,372 82
Fredonia	160 44	Marysville	124 88	Wilson	92 51
Frontenac	76 45	McPherson	204 43	Winfield	404 09
Galena	365 95	Minneapolis	99 78	Yates Center	112 69
Garden City	278 24	Neodesha	213 14		
Garnett	142 62	Newton	505 11	Total	\$42,750 91
Gas City	12 54	Nickerson	57 28		

* \$24.50 received after distribution in 1911.

FIREMEN'S RELIEF FUND DISBURSEMENTS.

Abilene	\$270 25	Great Bend	\$276 70	Oberlin	\$77 70
Alma	55 84	Greensburg	104 19	Olathe	275 48
Anthony	171 29	Gypsum City	25 58	Osage City	120 07
Arkansas City...	590 18	Halstead	33 53	Osawatomie	100 60
Atchison	1,195 45	Hanover	65 80	Osborne	83 50
Augusta	79 07	Harper	71 37	Oskaloosa	35 35
Axtell	59 71	Havensville	14 81	Oswego	132 62
Baldwin	95 82	Hays City	149 53	Ottawa	527 76
Baxter Springs..	90 61	Herington	193 77	Paola	254 08
Belleville	121 12	Hiawatha	195 39	Parsons	696 00
Beloit	173 14	Hoisington	129 12	Peabody	66 41
Blue Rapids.....	77 38	Holton	262 72	Phillipsburg	88 15
Bonner Springs..	68 10	Holyrood	25 93	Pittsburg	909 42
Burlingame	88 16	Hope	49 31	Plainville	70 83
Burlington	137 30	Horton	179 72	Pleasanton	56 78
Burr Oak.....	40 17	Howard	72 55	Pratt	216 68
Beloit	91 67	Humboldt	98 23	Rosedale	239 43
Caney	219 37	Hutchinson	1,231 26	Russell	125 72
Cawker City.....	76 35	Independence	913 92	Sabetha	161 00
Centralia	38 59	Iola	485 29	Salina	837 09
Chanute	670 89	Jewell City	76 13	Scammon	39 62
Cherokee	35 48	Junction City	327 24	Sedan	51 53
Cherryvale	275 77	Kansas City (in-		Seneca	105 77
Chetopa	72 46	cluding Argen-		Severy	37 67
Clay Center.....	232 26	tine)	5,686 18	Smith Center...	109 17
Clifton	47 91	Kensington	49 95	Solomon	54 81
Clyde	60 84	Kingman	181 74	Sterling	131 62
Coffeyville	1,072 15	Kinsley	104 13	Stockton	72 83
Columbus	199 57	Kirwin	38 77	St. John.....	110 32
Concordia	264 00	La Cygne.....	39 53	St. Marys.....	66 44
Cottonwood Falls,	48 01	La Harpe.....	65 86	Strong City.....	30 57
Council Grove...	94 63	Larned	261 54	Thayer	24 83
Delphos	62 29	Lawrence	940 99	Topeka	3,685 13
Dodge City.....	237 98	Leavenworth	1,534 45	Valley Falls....	45 73
Downs	81 99	Lebanon	37 40	Walnut	26 56
Effingham	32 75	Leonardville	42 29	Wamego	89 44
Ellinwood	80 73	Lincoln	85 88	Washington	120 39
El Dorado	206 34	Lindsborg	89 38	Waverly	46 69
Ellsworth	164 16	Lucas	24 46	Weir City	57 91
Emporia	634 86	Lyons	140 07	Wellington	366 28
Enterprise	37 54	Madison	61 63	Westmoreland ..	40 40
Eureka	136 62	Manhattan	339 85	White City	37 39
Florence	52 96	Mankato	74 94	Wichita	4,372 82
Fort Scott.....	700 06	Marion	127 94	Wilson	89 73
Frankfort	98 48	Marysville	121 13	Winfield	391 97
Fredonia	155 63	McPherson	198 30	Yates Center ...	109 32
Frontenac	74 16	Minneapolis	96 79	Kansas State	
Galena	354 97	Neodesha	206 75	Firemen's Asso-	
Garden City	269 89	Newton	489 96	ciation	641 71
Garnett	138 34	Nickerson	55 56		
Gas City	12 16	Norton	137 08		
Girard	113 20	Nortonville	41 30	Total	\$42,750 91

Annual expenditures of the Department for 1911 were as follows:

Ike S. Lewis, Superintendent of Insurance,	\$2,500 00
Carey J. Wilson, Assistant Superintendent,	1,600 00
W. J. Bryden, chief clerk	1,200 00
Theodora V. M. Louk, rate clerk	1,000 00
Ada Rippey, stenographer	900 00
Leah Harlan, clerk	900 00
W. O. Barnes, bond clerk	900 00
Contingent	1,200 00
Expenses Attending National Convention of Insurance Commissioners	200 00
Total	<u>\$10,400 00</u>

All of which is respectfully submitted.

IKE S. LEWIS,

Superintendent of Insurance.

DIRECTORY.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

May 2, 1912.

ALLIANCE COOPERATIVE, of Topeka.

Began business, 1896.

W. B. Gasche, president; Eva Elston, secretary.

BREMEN FARMERS' MUTUAL, of Bremen.

Began business, 1888.

William Rabe, president; Fred H. Pralle, secretary.

BROWN COUNTY FARMERS', of Morrill.

Began business, 1889.

Jacob Lichty, president; G. Keplinger, secretary.

DONIPHAN COUNTY MUTUAL, of Wathena.

Began business, 1905.

Wm. Gutzman, president; Fred Dubach, secretary.

FARMERS' ALLIANCE, of McPherson.

Began business, 1888.

I. F. Talbott, president; C. F. Mingenback, secretary.

FARMERS' MUTUAL INSURANCE ASSOCIATION, of Columbus.

Began business, 1907.

A. C. Johnson, president; Geo. W. Snyder, secretary.

FARMERS' MUTUAL, of El Dorado.

Began business, 1897.

Robert Hazlett, president; R. B. McClure, secretary.

FARMERS' MUTUAL, of Holyrood.

Began business, 1892.

Albert Stratmann, president; Peter Boye, secretary.

FARMERS' MUTUAL, of Marysville.

Began business, 1899.

D. B. Walker, president; C. A. Hammett, secretary.

FARMERS' MUTUAL, of Wamego.

Began business, 1899.

E. G. Breymeyer, president; Chas. V. Hesse, secretary.

FRANKLIN COUNTY MUTUAL FIRE, of Ottawa.

Began business, 1906.

J. W. Reynard, president; C. M. Porter, secretary.

GERMAN FARMERS' MUTUAL, of Aleppo.

Began business, 1907.

Max C. Falk, president; Joseph Diefenbach, secretary.

GERMAN MUTUAL, of Ellinwood.

Began business, 1904.

Bernard Krampe, president; Albert Janke, secretary.

KANSAS FARMERS' MUTUAL, of Beloit.

Began business, 1898.

W. M. Winn, president; P. G. Chubbic, secretary.

- KANSAS FARMERS' MUTUAL, of Upland.
Began business, 1896.
John Wilkins, president; C. J. Olson, secretary.
- MARSHALL COUNTY FARMERS', of Marysville.
Began business, 1899.
D. B. Walker, president; C. A. Hammett, secretary.
- MIAMI FARMERS' MUTUAL FIRE, of Paola.
Began business March 30, 1910.
R. H. Sherar, president; W. L. Rigney, secretary.
- MENNONITE MUTUAL, of Newton.
Began business, 1880.
Peter Loewen, president; J. H. Richert, secretary.
- REPUBLIC COUNTY MUTUAL, of Belleville.
Began business, 1884.
H. H. Collins, president; Emmett Keith, secretary.
- SOUTHERN KANSAS MUTUAL, of Wellington.
Began business, 1888.
A. J. McManis, president; N. Loofbourrow, secretary.
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FOREIGN MUTUAL FIRE INSURANCE COMPANIES.

May 2, 1912.

- GRAIN DEALERS NATIONAL MUTUAL FIRE, Indianapolis, Ind.
Organized, 1902; began business in Kansas, March 1, 1912.
J. W. McChord, president; C. A. McCotter, secretary.
- PENNSYLVANIA MILLERS MUTUAL FIRE, Wilkes-Barre, Pa.
Organized, 1886; began business in Kansas, April 13, 1912.
Asher Miner, president; John Hoffa, secretary.
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MUTUAL HAIL INSURANCE COMPANIES.

May 2, 1912.

- CENTRAL NATIONAL MUTUAL HAIL, Topeka, Kan.
Began business, March 25, 1912.
A. E. Turner, president; Lula E. Sharpe, secretary.
- GRAIN GROWERS' HAIL, of Topeka.
Began business, 1900.
W. F. Bagley, president; Elmer F. Bagley, secretary.
- HARVESTER HAIL, of Osage City.
Began business, March 1, 1911.
J. W. Womer, president; E. F. McCloskey, secretary.
- HOME MUTUAL HAIL, Wichita, Kan.
Began business March 15, 1912.
J. B. Blazer, president; Rodolph Hatfield, secretary.
- KANSAS MUTUAL HAIL, of Sterling.
Began business, 1904.
D. J. Fair, president; W. P. Clement, secretary.
- KANSAS STATE MUTUAL HAIL, of McPherson.
Began business, 1899.
Geo. W. Allison, president; A. J. Shaw, secretary.
- ST. PAUL MUTUAL HAIL AND CYCLONE, of St. Paul, Minn.
Began business in Kansas, 1907.
L. C. Stebbins, president; G. R. Walding, secretary.

STATE FARMERS' MUTUAL HAIL, of Waseca, Minn.

Organized, 1896; began business in Kansas, 1908.

F. T. Day, president; C. H. Watson, secretary.

UNION MUTUAL HAIL, of Wichita, Kan.

Began business, March 15, 1911.

J. W. Heel, president; H. P. Covey, secretary.

FIRE INSURANCE COMPANIES OF THE UNITED STATES.

May 2, 1912.

ÆTNA, of Hartford, Conn.

Organized, 1819; began business in Kansas, 1871.

W. B. Clark, president; E. J. Sloan, secretary.

Thos. E. Gallagher, general agent, Chicago.

AGRICULTURAL, of Watertown, N. Y.

Organized, 1853; began business in Kansas, 1899.

W. H. Stevens, president; J. Q. Adams, secretary.

AMERICAN CENTRAL, of St. Louis, Mo.

Organized, 1853; began business in Kansas, 1871.

Edward T. Campbell, president; B. G. Chapman, jr., secretary.

AMERICAN DRUGGISTS', of Cincinnati Ohio.

Organized, 1906; began business in Kansas, 1907.

Chas. H. Avery, president; Frank H. Fredericks, secretary.

AMERICAN, of Newark, N. J.

Organized, 1846; began business in Kansas, 1880.

P. L. Hoadley, president; C. W. Bailey, secretary.

C. E. Sheldon, general agent, Rockford, Ill.

BOSTON, of Boston, Mass.

Organized, December 23, 1873; began business in Kansas, 1907.

Ransom B. Fuller, president; Freeman Nickerson, secretary.

CALUMET INSURANCE COMPANY, of Chicago, Ill.

Organized, January 21, 1905; began business in Kansas, June 3, 1908.

W. I. Osborne, president; Otto E. Greely, secretary.

CENTRAL NATIONAL, of Chicago, Ill.

Organized, March 6, 1909; began business in Kansas, March 26, 1909.

James B. Hobbs, president; Frank M. Rice, secretary.

CENTRAL UNION FIRE INSURANCE COMPANY, of Kansas City, Mo.

Organized, April 2, 1910; began business in Kansas, October 24, 1911.

J. G. Edwards, president; E. R. Durham, secretary.

CITIZENS', of St. Louis, Mo.

Organized, 1837; began business in Kansas, 1901.

Chas. E. Chase, president; P. O. Crocker, secretary.

Dugan & Carr, general agents, Chicago.

COLUMBIA, of Jersey City, N. J.

Organized, 1901; began business in Kansas, 1907.

Geo. F. Crane, president; C. E. Dean, secretary.

F. Hermann & Co., managers, New York.

COMMERCIAL UNION FIRE, of New York, N. Y.

Organized, October 30, 1890; began business in Kansas, March 29, 1909.

A. H. Wray, president; C. J. Holman, secretary.

J. F. Edmons, general agent, Denver, Colo.

CONCORDIA, of Milwaukee, Wis.

Organized, 1870; began business in Kansas, 1881.

Gustav Wollaeger, jr., president; Frank Damkoehler, secretary.

CONNECTICUT, of Hartford, Conn.

Organized, 1850; began business in Kansas, 1873.

J. D. Browne, president; W. T. Howe, secretary.

J. J. McDonald, general agent, Chicago, Ill.

CONTINENTAL, of New York, N. Y.

Organized, 1853; began business in Kansas, 1871.

Henry Evans, president; J. E. Lopez and E. L. Ballard, secretaries.

C. R. Tuttle, secretary, Chicago, Ill.

DETROIT FIRE AND MARINE INSURANCE COMPANY, of Detroit, Mich.

Organized, February 1, 1866; began business in Kansas, June 24, 1911.

E. H. Butler, president; A. H. McDonnell, secretary.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, of Providence, R. I.

Organized, 1859; began business in Kansas, 1908.

Frederick W. Arnold, president; S. J. Howe, secretary.

Lovejoy & Spear, general agents, Cincinnati, Ohio.

FEDERAL INSURANCE COMPANY, of Jersey City, N. J.

Organized, March, 1901; began business in Kansas, August 18, 1910.

Percy Chubb, president; Max Grundner, secretary.

Chubb & Son, managers, New York, N. Y.

FIDELITY PHENIX FIRE, of New York, N. Y.

Organized, March 1, 1910; began business in Kansas, March 24, 1910.

Henry Evans, president; C. R. Street, secretary, Chicago.

FIRE ASSOCIATION OF PHILADELPHIA, of Philadelphia, Pa.

Organized, 1817; began business in Kansas, 1873.

E. C. Irvin, president; M. G. Garrigues, secretary.

J. W. Cochran, manager, Chicago, Ill.

FIREMEN'S FUND INSURANCE COMPANY, of San Francisco, Cal.

Organized, 1863; began business in Kansas, 1871.

Wm. J. Dutton, president; Louis Weinmann, secretary.

Marshall & McElhone, general agents, Chicago, Ill.

FIREMEN'S, of Newark, N. J.

Organized, 1855; began business in Kansas, 1904.

Daniel H. Dunham, president; A. H. Hassinger, secretary.

G. A. Bailey, general agent, Topeka, Kan.

FRANKLIN, of Philadelphia, Pa.

Organized, 1829; began business in Kansas, 1899.

Alfred E. Duncan, president; Edgar P. Luce, secretary.

R. H. Wass, general agent, Philadelphia, Pa.

GERMANIA, of New York, N. Y.

Organized, 1859; began business in Kansas, 1901.

Hugo Schumann, president; Gustav Kehr, secretary.

E. G. Halle, general agent, Chicago, Ill.

GERMAN ALLIANCE, of New York, N. Y.

Organized, 1897; began business in Kansas, 1898.

Wm. N. Kremer, president; Charles G. Smith, secretary.

W. H. Sage, general agent, Chicago, Ill.

GERMAN AMERICAN, of New York, N. Y.

Organized, 1872; began business in Kansas, 1872.

Wm. N. Kremer, president; Charles G. Smith, secretary.

W. H. Sage, general agent, Chicago, Ill.

GLENS FALLS, of Glens Falls, N. Y.

Organized, 1849; began business in Kansas, 1879.

J. L. Cunningham, president; E. W. West, secretary.

J. L. Whitlock, manager, Chicago, Ill.

HANOVER, of New York, N. Y.

Organized, 1852; began business in Kansas, 1874.
R. Emory Warfield, president; Joseph McCord, secretary.
Chas. W. Higley, general agent, Chicago, Ill.

HARTFORD, of Hartford, Conn.

Organized, 1810; began business in Kansas, 1872.
Chas. E. Chase, president; Frederick Samson, secretary.
Dugan & Carr, general agents, Chicago, Ill.

HOME, of New York, N. Y.

Organized, 1853; began business in Kansas, 1871.
Elbridge G. Snow, president; Areunah M. Burtis and Chas. L. Tyner, secretaries.

INSURANCE COMPANY OF NORTH AMERICA, of Philadelphia, Pa.

Organized, 1792; began business in Kansas, 1871.
Eugene L. Ellison, president; T. H. Wright, secretary.
J. F. Downing, general agent, Erie, Pa.

INSURANCE COMPANY OF THE STATE OF ILLINOIS, of Rockford, Ill.

Organized, 1895; began business in Kansas, 1906.
C. F. Henry, president; Geo. L. Wiley, secretary.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, of Philadelphia, Pa.

Organized, 1835; began business in Kansas, September 2, 1911.
C. E. Porter, president; E. L. Goff, secretary.

LIVERPOOL & LONDON & GLOBE, of New York, N. Y.

Organized (in United States), 1896; began business in Kansas, 1899.
Henry W. Eaton, president; Geo. W. Hoyt, secretary.
William S. Warren, general agent, Chicago, Ill.

MARYLAND MOTOR CAR, of Baltimore, Md.

Organized, 1910. Began business in Kansas, December 20, 1910.
J. P. Bonsal, president; Peter P. Blanchard, secretary.

MECHANICS' AND TRADERS', of New Orleans, La.

Organized, October 15, 1869; began business in Kansas, March 23, 1909.
James Nichols, president; T. B. Norton, secretary.
Fred S. James, general agent, Chicago, Ill.

MILWAUKEE MECHANICS', of Milwaukee, Wis.

Organized, 1852; began business in Kansas, 1884.
Wm. L. Jones, president; Oscar Griebbling, secretary.

MICHIGAN COMMERCIAL, of Lansing, Mich.

Organized, 1904; began business in Kansas, 1905.
Frank A. Hooker, president; A. D. Baker, secretary.
Chas. B. Allen, general agent, Kansas City, Mo.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, of Detroit, Mich.

Organized, 1881; began business in Kansas, July 6, 1911.
M. W. O'Brien, president; H. E. Everett, secretary.

NATIONAL, of Hartford, Conn.

Organized, 1869; began business in Kansas, 1873.
James Nichols, president; B. R. Stillman, secretary.
Fred S. James, general agent, Chicago, Ill.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY, of Pittsburg, Pa.

Organized, January 1, 1911; began business in Kansas, August 10, 1911.
Samuel McKnight, president; H. M. Schmitt, secretary.

NATIONAL UNION FIRE, of Pittsburg, Pa.

Organized, 1901; began business in Kansas, 1903.
E. E. Cole, president; B. D. Cole, secretary.

NEW HAMPSHIRE, of Manchester, N. H.

Organized, 1869; began business in Kansas, 1882.

Frank W. Sargent, president; Frank E. Martin and Lewis W. Crockett, secretaries.

F. W. Lee, general agent, Chicago, Ill.

NIAGARA, of New York, N. Y.

Organized, 1850; began business in Kansas, 1874.

Harold Herrick, president; Geo. W. Dewey, secretary.

W. L. Steele, general agent, Chicago, Ill.

NORTHWESTERN NATIONAL, of Milwaukee, Wis.

Organized, 1869; began business in Kansas, 1876.

Wilford M. Patton, president; Joseph Huble, secretary.

NORTHWESTERN FIRE AND MARINE, of Minneapolis, Minn.

Organized, 1899; began business in Kansas, 1906.

Walter C. Leach, president; Robert H. Rose, secretary.

ORIENT, of Hartford, Conn.

Organized, 1908; began business in Kansas, September 18, 1908.

A. G. McIlwaine, jr., president; H. W. Gray, jr., secretary.

Charles E. Dox, general agent, Chicago, Ill.

PELICAN, of New York, N. Y.

Organized, 1899; began business in Kansas, 1900.

L. P. Bayard, president; A. D. Irving, jr., secretary.

M. F. Driscoll, general agent, Chicago, Ill.

PENNSYLVANIA FIRE, of Philadelphia, Pa.

Organized, 1825; began business in Kansas, 1874.

R. D. Benson, president; W. G. Crowell, secretary.

Chas. H. Barry, general agent, Chicago, Ill.

PEOPLE'S NATIONAL, of Wilmington, Del.

Organized, 1908; began business in Kansas, March 1, 1911.

Louis S. Amonson, president; Jas. F. Hollowell, secretary, Philadelphia, Pa.

W. A. Laidlaw, manager, Minneapolis, Minn.

PHENIX, of Hartford, Conn.

Organized, 1854; began business in Kansas, 1871.

D. W. C. Skilton, president; T. C. Temple and John P. Knox, secretaries.

Lovejoy & Spear, general agents, Cincinnati, Ohio.

PROVIDENCE WASHINGTON, of Providence, R. I.

Organized, 1799; began business in Kansas, 1883.

J. B. Branch, president; A. G. Beals, secretary.

S. T. Collins, manager, Chicago, Ill.

QUEEN, of New York, N. Y.

Organized, 1891; began business in Kansas, 1901.

Edward F. Beddall, president; Nevett S. Bartow, secretary.

P. D. McGregor, general agent, Chicago, Ill.

RELIANCE, of Philadelphia, Pa.

Organized, 1841; began business in Kansas, 1892.

Wm. Chubb, president; Chas. J. Wister, jr., secretary.

W. D. Williams, manager, Rockford, Ill.

SECURITY, of New Haven, Conn.

Organized, 1841; began business in Kansas, 1901.

John W. Alling, president; Victor Roth, secretary.

W. D. Williams, manager, Rockford, Ill.

SPRINGFIELD FIRE AND MARINE, of Springfield, Mass.

Organized, 1849; began business in Kansas, 1871.

A. W. Damon, president; W. J. Mackey, secretary.

Harding & Dean, general agents, Chicago, Ill.

STATE INSURANCE COMPANY OF NEBRASKA, of Omaha, Neb.

Organized, 1903; began business in Kansas, 1909.

A. J. Love, president; W. H. Ahmanson, secretary.

ST. PAUL FIRE AND MARINE, of St. Paul, Minn.

Organized, 1865; began business in Kansas, 1872.

F. R. Bigelow, president; A. W. Perry, secretary.

WESTCHESTER, of New York, N. Y.

Organized, 1837; began business in Kansas, 1871.

Geo. R. Crawford, president; John H. Kelly, secretary.

WILLIAMSBURGH CITY, of Brooklyn, N. Y.

Organized, 1853; began business in Kansas, 1886.

Frederick H. Way, president; Clarence Lyon, acting secretary.

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

May 2, 1912.

BRITISH AMERICA, of Toronto, Ontario.

Organized, 1833; began business in Kansas, 1877.

W. B. Meikle, general manager, Toronto.

H. T. Lamey, United States manager, Denver, Colo.

COMMERCIAL UNION, of London, England.

Organized, 1861; began business in Kansas, 1875.

A. H. Wray, United States manager, New York, N. Y.

J. F. Edmonds, Western manager, Denver, Colo.

GENERAL FIRE ASSURANCE COMPANY, of Paris, France.

Organized, 1819; began business in Kansas, May 26, 1911.

Fred S. James & Co., United States managers, New York, N. Y.

HAMBURG-BREMEN, of Hamburg, Germany.

Organized, 1853; began business in Kansas, 1877.

F. O. Affeld, United States manager, New York, N. Y.

Witowsky & Affeld, Western managers, Chicago, Ill.

LIVERPOOL AND LONDON AND GLOBE, LIMITED, of Liverpool, England.

Organized, 1836; began business in Kansas, 1871.

Henry W. Eaton, United States manager, New York, N. Y.

Wm. S. Warren, Western manager, Chicago, Ill.

LONDON ASSURANCE, of London, England.

Organized, 1720; began business in Kansas, 1874.

Charles L. Case, United States manager, New York, N. Y.

LONDON AND LANCASHIRE, LIMITED, of Liverpool, England.

Organized, 1861; began business in Kansas, 1880.

A. G. McIlwaine, jr., United States manager, New York, N. Y.

Chas. E. Dox, Western manager, Chicago, Ill.

MANNHEIM, of Mannheim, Germany.

Organized, 1879; began business in Kansas, 1907.

Franz Herrmann, United States manager, New York, N. Y.

NORD-DEUTSCHE INSURANCE COMPANY, of Hamburg, Germany.

Organized, 1857; began business in Kansas, September 8, 1911.

J. H. Lenehan, United States manager, New York, N. Y.

NORTH BRITISH AND MERCANTILE, of London, England.

Organized, 1809; began business in Kansas, 1871.

E. G. Richards, United States manager, New York, N. Y.

H. W. Jackson, secretary, New York, N. Y.

NORTHERN ASSURANCE, LIMITED, of London, England.

Organized, 1836; began business in Kansas, 1876.

Geo. W. Babb, manager, New York, N. Y.

G. H. Lermit, Western manager, Chicago, Ill.

NORWICH UNION, of Norwich, England.

Organized, 1797; began business in Kansas, 1883.

J. M. Hare, United States manager, New York, N. Y.

PALATINE, of London, England.

Organized, 1900; began business in Kansas, 1901.

A. H. Wray, United States manager, New York, N. Y.

J. F. Edmonds, Western manager, Denver, Colo.

PHENIX ASSURANCE, of London, England.

Organized, 1782; began business in Kansas, 1899.

A. D. Irving, United States manager, New York, N. Y.

PRUSSIAN NATIONAL, of Stettin, Prussia.

Organized, 1845; began business in Kansas, 1892.

Harrold W. Letton, United States manager, Chicago, Ill.

ROYAL, LIMITED, of Liverpool, England.

Organized, 1845; began business in Kansas, 1876.

E. F. Beddell, United States manager, New York, N. Y.

Geo. W. Law, Western manager, Chicago, Ill.

ROYAL EXCHANGE, of London, England.

Organized, 1720; readmitted to Kansas, 1907.

R. D. Harvey, United States manager, New York, N. Y.

SUN INSURANCE OFFICE, of London, England.

Organized, 1710; began business in Kansas, 1883.

J. J. Guile, United States manager, New York, N. Y.

H. N. Kelsey, Western manager, Chicago, Ill.

SWISS REINSURANCE COMPANY, of Zurich, Switzerland.

Organized, 1863; began business in Kansas, June 24, 1911.

L. P. Bayard, manager; New York, N. Y.

UNION MARINE, LIMITED, of Liverpool, England.

Organized, 1863; began business in Kansas, 1909.

Franz Herrmann, United States manager, New York, N. Y.

WESTERN ASSURANCE, of Toronto, Ontario.

Organized, 1851; began business in Kansas, 1880.

H. T. Lamey, United States manager, Denver, Colo.

W. B. Meikle, general manager.

LIFE INSURANCE COMPANIES.

May 2, 1912.

ÆTNA LIFE, of Hartford, Conn.

Organized, 1850; began business in Kansas, 1887.

M. G. Bulkeley, president; C. E. Gilbert, secretary.

AMERICAN LIFE, of Des Moines, Iowa.

Organized, 1899; began business in Kansas, August 17, 1910.

M. H. Brinton, president; J. C. Griffith, secretary.

AMERICAN CENTRAL LIFE, of Indianapolis, Ind.

Organized, 1899; began business in Kansas, 1907.

M. A. Woolen, president; C. B. Carr, secretary.

AMICABLE LIFE, of Waco, Texas.

Organized, 1910; began business in Kansas, March 20, 1912.

A. R. Roberts, president; A. R. Wilson, secretary.

ANCHOR LIFE, of Kansas City, Kan.

Organized, 1908; began business in Kansas, March 4, 1911.
E. J. Lutz, president; Jno. A. Wible, secretary.

BANKERS' LIFE COMPANY, of Des Moines, Iowa.

Organized, 1879; began business in Kansas, 1898.
E. E. Clark, president; H. S. Nollen, secretary.

BANKERS' LIFE, of Lincoln, Neb.

Organized, 1887; began business in Kansas, 1891.
W. C. Wilson, president; J. H. Harley, secretary.

BANKERS' RESERVE LIFE, of Omaha, Neb.

Organized, 1897; began business in Kansas, 1903.
Bascomb H. Robison, president; Ray C. Wagner, secretary.

BANK SAVINGS NATIONAL LIFE, of Topeka, Kan.

Organized, 1908; began business in Kansas, January 4, 1909.
E. H. Lupton, president; E. E. Sallee, secretary.

CAPITOL, of Denver, Colo.

Organized, 1905; began business in Kansas, 1906.
T. F. Daly, president; Fred W. Bailey, secretary.

CENTRAL LIFE, of Fort Scott, Kan.

Organized, 1906; began business in Kansas, 1907.
H. L. Stout, president; Elmer E. Lyon, secretary.

CENTRAL LIFE ASSURANCE, of Des Moines, Iowa.

Organized, 1896; began business in Kansas, 1905.
Geo. B. Peak, president; H. G. Everett, secretary.

CENTRAL STATES LIFE, St. Louis, Mo.

Organized, 1910; began business in Kansas, March 1, 1912.
H. C. Boone, president; J. A. McVoy, secretary.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, of Boston, Mass.

Organized, 1902; began business in Kansas, July 10, 1911.
Arthur E. Childs, president; Wm. H. Brown, secretary.

COMMERCIAL LIFE, of Indianapolis, Ind.

Organized, 1906; began business in Kansas, March 15, 1911.
Albert J. Heliker, president; Wm. A. Pickens, secretary.

CONNECTICUT MUTUAL, of Hartford, Conn.

Organized, 1846; began business in Kansas, 1899.
John M. Taylor, president; Wm. H. Deming, secretary.

CONTINENTAL ASSURANCE COMPANY, of Chicago, Ill.

Organized, 1911; began business in Kansas, July 14, 1911.
H. G. B. Alexander, president; Manton Maverick, secretary.

CONTINENTAL LIFE INSURANCE AND INVESTMENT, of Salt Lake City, Utah.

Organized, 1904; began business in Kansas, April 9, 1910.
Thos. R. Cutler, president; W. V. Rice, secretary.

EQUITABLE LIFE ASSURANCE, of New York, N. Y.

Organized, 1859; began business in Kansas, 1899.
W. A. Day, president; Wm. Alexander, secretary.

EQUITABLE, of Des Moines, Iowa.

Organized, 1867; began business in Kansas, 1888.
Cyrus Kirk, president; J. C. Cummins, secretary.

FARMERS' AND BANKERS' LIFE, of Wichita, Kan.

Organized, 1910; began business in Kansas, March 31, 1911.
H. K. Lindsley, president; Jas. P. Sullivan, secretary.

FIDELITY MUTUAL, of Philadelphia, Pa.

Organized, 1878; began business in Kansas, 1900.
L. G. Fouse, president; W. S. Campbell, secretary.

GERMAN AMERICAN LIFE, Omaha, Neb.

Organized, 1906; readmitted to Kansas, March 1, 1911.

G. L. E. Klingbeil, president; H. L. Holden, secretary.

GERMANIA LIFE, of New York, N. Y.

Organized, 1860; readmitted to Kansas, January 17, 1910.

Cornelius Doremus, president; Carl Heye, secretary.

GREAT WESTERN, of Kansas City, Mo.

Organized, 1907; began business in Kansas, 1907.

Geo. Stevenson, jr., president; James Chappelle, secretary.

GUARANTEE FUND LIFE, of Omaha, Neb.

Organized, 1902; began business in Kansas, 1908.

F. McGiverin, president; J. C. Buffington, secretary.

HARTFORD LIFE, of Hartford, Conn.

Organized, 1866; began business in Kansas, 1900.

J. G. Hoyt, president; Thos. F. Lawrence, secretary.

HOME LIFE, of New York, N. Y.

Organized, 1860; began business in Kansas, 1899.

Geo. E. Ide, president; Ellis W. Gladwin, secretary.

HOME MUTUAL LIFE, of Topeka, Kan.

Organized, 1909; began business in Kansas, 1909.

J. N. Dolley, president; W. B. Fisher, secretary.

HOME LIFE INSURANCE COMPANY OF OKLAHOMA, of Oklahoma City, Okla.

Organized, July 7, 1910; began business in Kansas, October 26, 1911.

J. T. Dickerson, president; C. O. Fowler, secretary.

ILLINOIS LIFE, of Chicago, Ill.

Organized, 1893; began business in Kansas, 1902.

James W. Stevens, president; Oswald J. Arnold, secretary.

INDEMNITY AND ACCIDENT, of Minneapolis, Minn.

Organized, 1908; began business in Kansas, April 13, 1911.

P. D. Boutell, president; R. J. Powell, secretary.

INTERNATIONAL LIFE, of St. Louis, Mo.

Organized, 1909; began business in Kansas, 1909.

Massey Wilson, president; W. F. Grantges, secretary.

INTER-OCEAN LIFE AND CASUALTY CO. (LIFE DEPT.), Indianapolis, Ind.

Organized, 1907; began business in Kansas, December 11, 1911.

W. A. Northcott, president; W. A. Orr, secretary, Springfield, Ill.

KANSAS CITY LIFE, of Kansas City, Mo.

Organized, 1895; began business in Kansas, 1903.

J. B. Reynolds, president; F. W. Fleming, secretary.

LA FAYETTE LIFE, of La Fayette, Ind.

Organized, 1905; began business in Kansas, 1908.

H. E. Glick, president; W. W. Lane, secretary.

MANHATTAN LIFE, of New York, N. Y.

Organized, 1850; readmitted to Kansas, April 26, 1910.

M. W. Torrey, president; Melvin De Mott, secretary.

MASONIC WORLD BENEVOLENT AND PROTECTIVE ASSOC., of Topeka, Kan.

Organized, 1912; began business April 11, 1912.

C. H. Chandler, president; H. A. Buckley, secretary.

MASSACHUSETTS MUTUAL, of Springfield, Mass.

Organized, 1851; began business in Kansas, 1871.

Wm. W. McClench, president; Wheeler H. Hall, secretary.

MERCHANTS' LIFE ASSOCIATION, of Burlington, Iowa.

Organized, 1894; began business in Kansas, 1905.

John J. Seerley, president; F. J. Kuhlemeier, secretary.

METROPOLITAN LIFE, of New York, N. Y.

Organized, 1866; began business in Kansas, 1886.

John R. Hegeman, president; James S. Roberts, secretary.

MID-CONTINENT LIFE, of Muskogee, Okla.

Organized, 1909; began business in Kansas, March 14, 1911.

H. G. Baker, president; Carl Pursel, secretary.

MIDLAND LIFE, Kansas City, Mo.

Organized, 1909; began business in Kansas, 1909.

Daniel Boone, president; Daniel Boone, jr., secretary.

MISSOURI STATE LIFE, of St. Louis, Mo.

Organized, 1892; began business in Kansas, 1902.

Edmund P. Melson, president; H. V. Donnelly, assistant secretary.

MUTUAL BENEFIT LIFE, of Newark, N. J.

Organized, 1845; began business in Kansas, 1885.

Frederick Frelinghuysen, president; J. W. Johnson, secretary.

MUTUAL LIFE, of New York, N. Y.

Organized, 1842; began business in Kansas, 1895.

Charles A. Peabody, president; Wm. J. Easton and W. F. Dix, secretaries.

NATIONAL LIFE, of Montpelier, Vt.

Organized, 1848; began business in Kansas, 1900.

Joseph A. De Boer, president; Osman D. Clark, secretary.

NATIONAL LIFE, of Des Moines, Iowa.

Organized, 1899; began business in Kansas, 1907.

J. B. Sullivan, president; Henry Pyle, secretary.

NATIONAL LIFE OF UNITED STATES OF AMERICA, of Chicago, Ill.

Organized, 1868; began business in Kansas, 1904.

A. M. Johnson, president; R. D. Lay, secretary.

NATIONAL LIFE AND ACCIDENT COMPANY, of Nashville, Tenn.

Organized, 1900; began business in Kansas, May 13, 1911.

C. A. Craig, president; C. R. Clements, secretary.

NEW YORK LIFE, of New York, N. Y.

Organized, 1841; began business in Kansas, 1875.

Darwin P. Kingsley, president; Seymour M. Ballard, secretary.

NORTH AMERICAN LIFE, of Chicago, Ill.

Organized, 1911; began business in Kansas, April 20, 1912.

J. H. McNamara, president; W. P. Kent, secretary.

NORTHWESTERN MUTUAL, of Milwaukee, Wis.

Organized, 1857; began business in Kansas, 1871.

Geo. C. Markham, president; A. S. Hathaway, secretary.

NORTHWESTERN NATIONAL LIFE, of Minneapolis, Minn.

Organized, 1885; readmitted to Kansas, April 21, 1910.

Leonard K. Thompson, president; F. E. Pyeatt, secretary.

OCCIDENTAL LIFE INSURANCE COMPANY, of Albuquerque, N. M.

Organized, June 13, 1906; began business in Kansas, June, 1911.

Joshua S. Reynolds, president; J. H. O'Reilly, secretary.

OKLAHOMA NATIONAL LIFE, Oklahoma City, Okla.

Organized, 1910; began business in Kansas, May 2, 1912.

O. E. McCartney, president; F. E. Beaty, secretary.

PACIFIC MUTUAL, of Los Angeles, Cal.

Organized, 1867; began business in Kansas, 1889.

Geo. I. Cochran, president; C. I. D. Moore, secretary.

PENN MUTUAL, of Philadelphia, Pa.

Organized, 1847; began business in Kansas, 1883.

Geo. K. Johnson, president; John Humphreys, secretary.

PEORIA LIFE, of Peoria, Ill.

Organized, 1907; began business in Kansas, November 30, 1910.

G. W. Van Fleet, president; Warren Sutliff, secretary.

PHŒNIX MUTUAL, of Hartford, Conn.

Organized, 1851; began business in Kansas, 1875.

John M. Holcomb, president; Silas H. Cornwell, secretary.

***PIONEER LIFE INSURANCE COMPANY**, of Kansas City, Mo.

Organized, 1907; began business, June 19, 1911.

R. B. Ruff, president; R. C. Van Dyke, secretary.

PROVIDENT LIFE AND TRUST, of Philadelphia, Pa.

Organized, 1865; began business in Kansas, 1899.

Asa S. Wing, president; C. W. Borton, secretary.

PRUDENTIAL, of Newark, N. J.

Organized, 1873; began business in Kansas, 1899.

Forrest Dryden, president; W. I. Hamilton, secretary.

RELIANCE LIFE, of Pittsburg, Pa.

Organized, 1903; began business in Kansas, 1909.

James H. Reed, president; H. G. Scott, secretary.

REPUBLIC LIFE, of Kansas City, Mo.

Organized, 1910; began business in Kansas, August 16, 1910.

W. P. Cherry, secretary; L. H. Allen, president.

RESERVE LOAN LIFE, of Indianapolis, Ind.

Organized, March, 1897; began business in Kansas, April 8, 1909.

Chalmers Brown, president; W. K. Bellis, secretary.

ROYAL UNION MUTUAL, of Des Moines, Iowa.

Organized, 1886; began business in Kansas, 1901.

Frank D. Jackson, president; Sidney A. Foster, secretary.

SCANDIA LIFE, of Chicago, Ill.

Organized, December, 1904; began business in Kansas, April 1, 1909.

Niles A. Nelson, president; Chas. H. Boman, secretary.

SECURITY LIFE OF AMERICA, of Richmond, Va.

Organized, 1902; began business in Kansas, 1905.

W. O. Johnson, president; O. W. Johnson, secretary, Chicago, Ill.

SECURITY MUTUAL, of Binghamton, N. Y.

Organized, 1886; began business in Kansas, 1902.

F. W. Jenkins, president; C. A. LaDue, secretary.

SECURITY MUTUAL LIFE, of Lincoln, Neb.

Organized, 1895; began business in Kansas, 1906.

W. A. Lindly, president; M. Weil, secretary.

STATE LIFE, of Indianapolis, Ind.

Organized, 1894; began business in Kansas, 1898.

H. W. Bennett, president; Wilbur S. Wynn, secretary.

TRAVELERS', of Hartford, Conn.

Organized, 1863; began business in Kansas, 1899.

S. C. Dunham, president; J. L. Howard, secretary.

UNION CENTRAL, of Cincinnati, Ohio.

Organized, 1867; began business in Kansas, 1885.

Jesse R. Clark, president; John D. Sage, secretary.

UNION MUTUAL, of Portland, Me.

Organized, 1848; began business in Kansas, 1899.

Fred E. Richards, president; J. F. Lang, secretary.

* Began business in Kansas in 1908 as St. Louis National Life, of St. Louis, Mo.

UNITED STATES LIFE, of New York, N. Y.

Organized, 1850; began business in Kansas, 1903.

John P. Munn, M. D., president; A. Wheelwright, secretary.

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES.

May 2, 1912.

ÆTNA (accident), of Hartford, Conn.

Organized, 1820; began business in Kansas, 1897.

M. G. Bulkeley, president; C. E. Gilbert and J. M. Parker, jr., secretaries.

ÆTNA ACCIDENT AND LIABILITY, of Hartford, Conn.

Organized, 1883; began business in Kansas, 1909.

M. G. Bulkeley, president; E. C. Higgins, secretary.

AMERICAN AUTOMOBILE INSURANCE COMPANY, of St. Louis, Mo.

Organized, January, 1912; began business in Kansas, March 15, 1912.

Chas. W. Disbrow, president; S. S. Williams, secretary.

AMERICAN ACCIDENT, of Lincoln, Neb.

Organized, 1903; began business in Kansas, 1908.

W. A. Rankin, president; M. D. Hatch, secretary.

AMERICAN BONDING, of Baltimore, Md.

Organized, 1894; began business in Kansas, 1896.

George Cator, president; Wm. E. P. Duvall, secretary.

AMERICAN CREDIT INDEMNITY, of New York, N. Y.

Organized, 1893; began business in Kansas, 1906.

E. M. Treat, president; Jos. J. Gross, secretary, St. Louis, Mo.

AMERICAN FIDELITY, of Montpelier, Vt.

Organized, 1900; began business in Kansas, 1907.

James W. Brock, president; H. W. Kemp, secretary.

AMERICAN LIFE AND ACCIDENT, of Salisbury, Mo.

Organized, 1907; began business in Kansas, 1909.

John W. Cooper, president; Chas. C. Hammond, secretary.

AMERICAN SURETY, of New York, N. Y.

Organized, 1884; began business in Kansas, 1895.

F. W. La Frentz, president; H. B. Zevely, secretary.

ANCHOR LIFE INSURANCE COMPANY (accident), of Kansas City, Kan.

Organized, 1908; began business in Kansas, July 14, 1911.

E. J. Lutz, president; J. A. Wible, secretary.

ATLANTIC HORSE INSURANCE COMPANY, of Providence, R. I.

Organized, 1907; began business in Kansas, March 1, 1912.

W. E. Tefft, president; G. W. Hubbard, secretary.

BANKERS' ACCIDENT, of Des Moines, Iowa.

Organized, 1898; began business in Kansas, 1906.

F. L. Miner, president; J. A. Kizer, secretary.

BANKERS' DEPOSIT GUARANTY AND SURETY COMPANY, of Topeka, Kan.

Organized, 1909; began business in Kansas, January 6, 1910.

Elmer E. Ames, president; John T. Morissey, secretary.

BROTHERHOOD ACCIDENT COMPANY, of Boston, Mass.

Reorganized, April 4, 1911; began business in Kansas, June 24, 1911.

J. J. Whipple, president; J. B. Crawford, secretary.

BUSINESS MEN'S ACCIDENT ASSOCIATION OF AMERICA, of Kansas City, Mo.

Organized, 1909; began business in Kansas, November 18, 1911.

C. S. Jobes, president; W. T. Grant, secretary.

- CASUALTY COMPANY OF AMERICA**, of New York, N. Y.
Organized, 1903; began business in Kansas, 1903.
Edwin W. De Leon, president; Jno. E. Connelly, secretary.
- COLUMBIAN NATIONAL LIFE** (accident), of Boston, Mass.
Organized, 1902; began business in Kansas, July 15, 1911.
Arthur E. Childs, president; Wm. H. Brown, secretary.
- CONTINENTAL CASUALTY**, of Hammond, Ind.
Organized, 1897; began business in Kansas, 1899.
H. G. B. Alexander, president; W. H. Betts, secretary, Chicago, Ill.
- EMPIRE STATE SURETY**, of New York, N. Y.
Organized, 1901; began business in Kansas, 1905.
D. W. Armstrong, jr., president; Chas. I. Brooks, secretary.
- EQUITABLE SURETY COMPANY**, of St. Louis, Mo.
Organized, 1911; began business in Kansas, May 13, 1911.
James E. Smith, president; W. H. West, secretary.
- FEDERAL CASUALTY**, of Detroit, Mich.
Organized, 1906; began business in Kansas, 1907.
V. D. Cliff, president; Peter Patterson, secretary.
- FEDERAL UNION SURETY**, of Indianapolis, Ind.
Organized, 1901; began business in Kansas, 1905.
R. P. Wofford, president; L. C. Breunig, secretary.
- FIDELITY AND CASUALTY**, of New York, N. Y.
Organized, 1876; began business in Kansas, 1889.
R. J. Hillas, president; Theo. E. Gaty, secretary.
- FIDELITY AND DEPOSIT**, of Baltimore, Md.
Organized, 1890; began business in Kansas, 1895.
Edwin Warfield, president; Harry Nicodemus, secretary.
- GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE**, of Great Britain.
Organized, 1891; began business in Kansas, 1904.
Kelly & Norie-Miller, United States managers, New York.
- GLOBE SURETY**, of Kansas City, Mo.
Organized, 1910; began business in Kansas, August 4, 1910.
T. M. Walker, president; J. Z. Miller, secretary.
- GREAT EASTERN CASUALTY**, of New York, N. Y.
Organized, 1893; began business in Kansas, August 17, 1910.
Louis H. Fibel, president; Thos. H. Darling, secretary.
- GREAT WESTERN ACCIDENT**, of Des Moines, Iowa.
Organized, 1901; began business in Kansas, 1905.
H. B. Hawley, president; R. D. Emery, secretary.
- HARTFORD STEAM-BOILER**, of Hartford, Conn.
Organized, 1866; began business in Kansas, 1879.
L. B. Brainerd, president; C. S. Blake, secretary.
- INDEMNITY LIFE AND ACCIDENT**, of Minneapolis, Minn.
Organized, 1908; began business in Kansas, October 19, 1910.
P. D. Boutell, president; R. J. Powell, secretary.
- INDIANA AND OHIO LIVE STOCK**, of Crawfordsville, Ind.
Organized, 1893; began business in Kansas, 1906.
J. R. Bonnell, president; Chas. L. Goodbar, secretary.
- INTER-OCEAN LIFE AND CASUALTY COMPANY**, of Indianapolis, Ind.
Organized, 1907; began business in Kansas, 1907.
W. A. Northcott, president; W. A. Orr, secretary, Springfield, Ill.
- INTERSTATE BUSINESS MEN'S ACCIDENT ASSOCIATION**, of Des Moines, Iowa.
Organized, 1908; began business in Kansas, August 18, 1910.
G. S. Gilbertson, president; Ernest W. Brown, secretary.

- KANSAS CITY CASUALTY**, of Kansas City, Mo.
Organized, 1909; began business in Kansas, January 20, 1910.
Chas. J. Schmelzer, president; S. L. Long, secretary.
- LION BONDING AND SURETY COMPANY**, of Omaha, Neb.
Organized, 1907; began business in Kansas, July 14, 1911.
Henry Haubens, president; V. M. Stamey, assistant secretary.
- LLOYDS' PLATE GLASS**, of New York, N. Y.
Organized, 1882; began business in Kansas, 1884.
William T. Woods, president; Charles E. W. Chambers, secretary.
- LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT CO.**, of Toronto, Can.
Organized, 1908; began business in Kansas, May 13, 1911.
Chas. E. Dox, manager, Chicago, Ill.
- LOYAL PROTECTIVE INSURANCE COMPANY**, of Boston, Mass.
Organized, 1909; began business in Kansas, January 8, 1910.
S. Augustus Allen, president; Francis R. Parks, secretary.
- MARYLAND CASUALTY**, of Baltimore, Md.
Organized, 1898; began business in Kansas, 1898.
John T. Stone, president; James F. Mitchell, secretary.
- MASONIC PROTECTIVE ASSOCIATION**, of Worcester, Mass.
Organized, 1909; began business in Kansas, April 21, 1910.
F. A. Harrington, president; F. C. Harrington, secretary.
- MASSACHUSETTS BONDING AND INSURANCE COMPANY**, of Boston, Mass.
Organized, 1907; began business in Kansas, 1908.
Timothy J. Falvey, president; John T. Burnett, secretary.
- MEDICAL PROTECTIVE COMPANY**, of Fort Wayne, Ind.
Organized, 1909; began business in Kansas, August 27, 1910.
Louis Fox, president; B. H. Sowers, secretary.
- METROPOLITAN CASUALTY**, of New York, N. Y.
Organized, 1874; began business in Kansas, 1888.
Eugene H. Winslow, president; S. Wm. Burton, secretary.
- MISSOURI FIDELITY AND CASUALTY COMPANY**, of Springfield, Mo.
Organized, 1909; began business in Kansas, March 1, 1911.
W. L. Garrett, president; Keith McCause, secretary.
- NATIONAL CASUALTY**, of Detroit, Mich.
Organized, 1904; began business in Kansas, 1906.
W. G. Curtis, president; F. S. Dewey, secretary.
- NATIONAL FIDELITY AND CASUALTY COMPANY**, of Omaha, Neb.
Organized, 1907; began business in Kansas, March 15, 1911.
Chas. F. Manderson, president; Geo. W. Wolfe, secretary.
- NATIONAL LIFE AND ACCIDENT COMPANY**, of Nashville, Tenn.
Organized, 1900; began business in Kansas, May 13, 1911.
C. A. Craig, president; C. R. Clements, secretary.
- NATIONAL LIFE OF THE U. S. OF A.**, Chicago, Ill.
Organized, 1868; began business in Kansas, November 7, 1911.
A. M. Johnson, president; R. D. Lay, secretary.
- NATIONAL SURETY**, of New York, N. Y.
Organized, 1897; began business in Kansas, 1897.
William B. Joyce, president; H. J. Hewitt, secretary.
- NEW ENGLAND CASUALTY COMPANY**, of Boston, Mass.
Organized, 1910; began business in Kansas, April 13, 1912.
Corwin McDowell, president; Allan Forbes, secretary.
- NEW JERSEY FIDELITY AND PLATE GLASS**, of Newark, N. J.
Organized, 1868; began business in Kansas, 1891.
Samuel C. Hoagland, president; Harry C. Hedden, secretary.

- NEW YORK PLATE GLASS, of New York, N. Y.
Organized, 1891; began business in Kansas, 1891.
Major A. White, president; J. Carroll French, secretary.
- NORTH AMERICAN ACCIDENT, of Chicago, Ill.
Organized, 1886; began business in Kansas, 1904.
E. C. Waller, president; A. E. Forrest, secretary.
- NORTHWESTERN LIVE STOCK INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1907; began business in Kansas, October 6, 1910.
H. C. Wallace, president; C. C. Loomis, secretary.
- OCCIDENTAL LIFE (accident), of Albuquerque, N. M.
Organized, June 13, 1906; began business in Kansas, June 13, 1911.
Joshua S. Reynolds, president; J. H. O'Reilly, secretary.
- OCEAN ACCIDENT AND GUARANTEE, of London, England.
Organized, 1871; began business in Kansas, 1900.
Oscar Ising, United States manager, New York, N. Y.
- PACIFIC COAST CASUALTY, of San Francisco, Cal.
Organized, 1902; began business in Kansas, 1905.
Edmund F. Green, president; ———, secretary.
- PACIFIC MUTUAL LIFE (accident), of Los Angeles, Cal.
Organized, 1885; began business in Kansas, 1889.
G. I. Cochran, president; C. I. D. Moore, secretary.
- PREFERRED ACCIDENT, of New York, N. Y.
Organized, 1893; began business in Kansas, 1899.
Kimball C. Atwood, president; W. C. Potter, secretary.
- RELIANCE LIFE, (accident dept.), of Pittsburg, Pa.
Organized, 1903; began business in Kansas, February 3, 1912.
Jas. H. Reed, president; H. G. Scott, secretary.
- RIDGLEY PROTECTIVE ASSOCIATION, of Worcester, Mass.
Organized, 1907; began business in Kansas, March 15, 1911.
Francis A. Harrington, president; Austin A. Heath, secretary.
- ROYAL CASUALTY COMPANY, of St. Louis, Mo.
Organized, April, 1908; began business in Kansas, April 28, 1909.
J. D. Sutton, president; F. H. Pickerell, secretary.
- ROYAL INDEMNITY COMPANY, of New York, N. Y.
Organized, 1910; began business in Kansas, March 20, 1911.
Edward F. Beddall, president; J. Harold Pearch, secretary.
- SOUTHERN SURETY COMPANY, of Oklahoma City, Okla.
Organized, 1907; began business in Kansas, October 19, 1910.
C. S. Cobb, president; E. G. Davis, secretary, St. Louis, Mo.
- SOUTHWESTERN SURETY INSURANCE COMPANY, of Durant, Okla.
Organized, 1909; began business in Kansas, June 24, 1910.
W. B. Munson, president; S. P. Ancker, secretary, Denison, Tex.
- STANDARD ACCIDENT, of Detroit, Mich.
Organized, 1884; began business in Kansas, 1886.
Lem W. Bowen, president; J. S. Heaton, secretary.
- TITLE GUARANTY AND SURETY COMPANY, of Scranton, Pa.
Organized, 1901; began business in Kansas, 1903.
L. A. Watres, president; John H. Law, secretary.
- TRAVELERS (accident), of Hartford, Conn.
Organized, 1863; began business in Kansas, 1899.
S. C. Dunham, president; Louis F. Butler, secretary.
- TRAVELERS' INDEMNITY, of Hartford, Conn.
Organized, 1903; began business in Kansas, 1907.
S. C. Dunham, president; L. F. Butler, secretary.

- UNION HEALTH AND ACCIDENT, of Denver, Colo.
Organized, 1906; began business in Kansas, 1907.
F. S. Moore, president; J. S. McCleery, secretary.
- UNITED STATES CASUALTY, of New York, N. Y.
Organized, 1895; began business in Kansas, 1897.
Edson S. Lott, president; D. G. Luckett, secretary.
- UNITED STATES FIDELITY AND GUARANTY, of Baltimore, Md.
Organized, 1896; began business in Kansas, 1897.
John R. Bland, president; Geo. R. Callis, secretary.
- UNITED STATES HEALTH AND ACCIDENT, of Saginaw, Mich.
Organized, 1900; began business in Kansas, 1901.
J. B. Pitcher, president; J. M. Pitcher, secretary.
- WESTERN AUTOMOBILE INDEMNITY ASSOCIATION, of Fort Scott, Kan.
Organized, 1911; began business in Kansas, March 13, 1911.
W. E. Brooks, president; Oscar Rice, secretary.
- WESTERN CASUALTY AND GUARANTY COMPANY, of Oklahoma City, Okla.
Organized, July 19, 1910; began business in Kansas, June 24, 1911.
J. B. Wofford, president; H. R. Mitchell, secretary, Dallas, Tex.

FRATERNAL BENEFICIARY SOCIETIES.

May 2, 1912.

- AMERICAN NOBLES, of Waterloo, Iowa.
Organized, 1897; began business in Kansas, 1906.
V. A. Young, president; I. E. Lee, secretary.
- ANCIENT ORDER OF UNITED WORKMEN, of Emporia, Kan.
Organized, 1867; began business in Kansas, 1879.
John H. Crider, president; E. M. Forde, secretary.
- BROTHERHOOD OF AMERICAN YEOMEN, of Des Moines, Iowa.
Organized, 1897; began business in Kansas, 1899.
William Koch, president; W. E. Davy, secretary.
- CATHOLIC ORDER OF FORESTERS, of Chicago, Ill.
Organized, 1883; began business in Kansas, 1900.
Thos. H. Cannon, president; Thos. F. McDonald, secretary.
- CATHOLIC MUTUAL BENEFIT ASSOCIATION, of Hornell, N. Y.
Organized, 1876; began business in Kansas, 1904.
John J. Hynes, president; Joseph Cameron, secretary.
- CATHOLIC WORKMAN, of New Prague, Minn.
Began business in Kansas, April 4, 1911.
J. M. Jirousek, president; Thos. J. Hovorka, secretary.
- CHURCH FRATERNAL, of Monmouth, Ill.
Organized, 1897; began business in Kansas, 1906.
Russell Graham, president; H. R. Moffitt, secretary.
- COURT OF HONOR, of Springfield, Ill.
Organized, 1895; began business in Kansas, 1899.
A. L. Hereford, president; W. E. Robinson, secretary.
- DEGREE OF HONOR, of Hiawatha, Kan.
Organized, 1890; began business in Kansas, 1906.
Mattie M. Ludemann, president; Georgia Notestine, secretary.
- EQUITABLE FRATERNAL UNION, of Neenah, Wis.
Organized, August, 1897; began business in Kansas, June 3, 1908.
E. A. Williams, president; Merritt Campbell, secretary.

FRATERNAL AID ASSOCIATION, of Lawrence, Kan.

Organized, 1890; began business in Kansas, 1899.

H. E. Don Carlos, president; L. D. Roberts, secretary.

FRATERNAL BANKERS' RESERVE, of Cedar Rapids, Iowa.

Organized, 1900; began business in Kansas, 1907.

R. A. Moses, president; R. D. Taylor, secretary.

FRATERNAL BROTHERHOOD, of Los Angeles, Cal.

Organized, 1896; began business in Kansas, 1902.

James A. Foshay, president; H. V. Davis, secretary.

FRATERNAL MYSTIC CIRCLE, of Philadelphia, Pa.

Organized, 1884; began business in Kansas, 1906.

F. H. Duckwitz, president; J. D. Myers, secretary.

FRATERNAL RESERVE LIFE ASSOCIATION, of Peoria, Ill.

Organized, 1899; began business in Kansas, August 17, 1908.

H. C. Springston, president; C. N. Carson, secretary.

FRATERNAL UNION OF AMERICA, of Denver, Colo.

Organized, 1896; began business in Kansas, 1903.

F. F. Roose, president; Samuel S. Baty, secretary.

HOME BUILDERS', of Fort Scott, Kan.

Organized, 1900; began business in Kansas, 1900.

A. M. Smith, president; C. F. Louderback, secretary.

HOME PROTECTIVE ASSOCIATION, of Hannibal, Mo.

Organized, 1903; began business in Kansas, July 31, 1911.

C. R. McDowell, president; J. H. Pelham, secretary.

HOMESTEADERS, of Des Moines, Iowa.

Organized, 1906; began business in Kansas, 1907.

Geo. A. Young, president; A. H. Corey, secretary.

IMPROVED ORDER HEPTASOPHS, of Baltimore, Md.

Organized, 1878; began business in Kansas, 1908.

M. G. Cohen, president; Frank E. Pleitner, secretary.

INDEPENDENT ORDER OF FCRESTERS, of Toronto, Ontario.

Organized, 1881; began business in Kansas, 1900.

E. G. Stephenson, president; R. Mathiason, secretary.

ILLINOIS WOODMEN ACCIDENT ASSOCIATION, of Danville, Ill.

Organized, 1907; began business in Kansas, August 27, 1910.

W. H. Dwyer, president; O. L. McCord, secretary.

KNIGHTS OF COLUMBUS, of New Haven, Conn.

Organized, 1882; began business in Kansas, 1900.

James A. Flaherty, president; Wm. J. McGinley, secretary.

KNIGHTS OF FATHER MATHEW, of St. Louis, Mo.

Organized, 1881; began business in Kansas, 1900.

Jeremiah Sheehan, president; Jos. M. McCormick, secretary.

KNIGHTS AND LADIES OF SECURITY, of Topeka, Kan.

Organized, 1892; began business in Kansas, 1892.

W. B. Kirkpatrick, president; John V. Abrahams, secretary.

KNIGHTS AND LADIES OF THE ORIENT, of Topeka, Kan.

Organized, 1903; began business in Kansas, 1903.

John M. Wright, president; J. M. Ferguson, secretary.

KNIGHTS AND LADIES OF PROTECTION, of Topeka, Kan.

Organized, 1903; began business in Kansas, 1903.

James H. Guy, president; C. G. Fishback, secretary.

KNIGHTS OF THE MACCABEES OF THE WORLD, of Detroit, Mich.

Organized, 1885; began business in Kansas, 1899.

D. P. Markey, president; L. E. Sisler, secretary.

KNIGHTS OF THE MODERN MACCABEES, of Port Huron, Mich.

Organized, 1881; began business in Kansas, 1902.

Geo. S. Lovelace, president; A. M. Slay, secretary.

KNIGHTS OF PYTHIAS (ENDOWMENT RANK), of Indianapolis, Ind.

Organized, 1875; began business in Kansas, 1900.

U. B. Hunt, president; W. O. Powers, secretary.

KNIGHTS AND LADIES OF HONOR, of Indianapolis, Ind.

Organized, 1877; began business in Kansas, 1905.

Geo. D. Tait, president; S. B. Watts, secretary.

LADIES' CATHOLIC BENEVOLENT ASSOCIATION, of Erie, Pa.

Organized, June 28, 1890; began business in Kansas, June 24, 1911.

Miss Kate Mahoney, president, Troy, N. Y.; Mrs. J. A. Royer, secretary, Erie, Pa.

LADIES OF THE MACCABEES OF THE WORLD, of Port Huron, Mich.

Organized, 1892; began business in Kansas, 1900.

Mrs. Lillian M. Hollister, president; Miss Bina M. West, secretary.

LADIES OF THE MODERN MACCABEES, of Port Huron, Mich.

Organized, 1891; began business in Kansas, 1902.

Mrs. Frances E. Burns, president; Miss Emma E. Bower, secretary.

LIFE AND ANNUITY ASSOCIATION, of Hiawatha, Kan.

Organized, 1895; began business in Kansas, 1899.

F. M. Pearl, president; W. F. Schale, secretary.

LOYAL AMERICANS OF THE REPUBLIC, of Chicago, Ill.

Organized, 1896; began business in Kansas, 1902.

E. J. Dunn, president; H. D. Cowan, secretary.

LOYAL MYSTIC LEGION OF AMERICA, of Hastings, Neb.

Organized, 1892; began business in Kansas, 1900.

F. J. Schaufellberger, president; Geo. O. Churchill, secretary.

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA, of Washington, D. C.

Organized, 1869; began business in Kansas, December 28, 1910.

Geo. Gibson, president; Wm. Montgomery, secretary.

MODERN BROTHERHOOD OF AMERICA, of Mason City, Iowa.

Organized, 1897; began business in Kansas, 1899.

T. B. Hanley, president; E. L. Balz, secretary.

MODERN ORDER OF PRÆTORIANS, of Dallas, Tex.

Organized, 1899; began business in Kansas, 1904.

C. B. Gardner, president; Geo. G. Taylor, secretary.

MODERN WOODMEN OF AMERICA, of Rock Island, Ill.

Organized, 1883; began business in Kansas, 1899.

A. R. Talbott, president; C. W. Hawes, secretary.

MUTUAL PROTECTIVE LEAGUE, of Decatur, Ill.

Organized, 1897; began business in Kansas, 1899.

J. R. Paisley, president; H. W. Shafer, secretary.

MYSTIC TOILERS, of Des Moines, Iowa.

Organized, 1899; began business in Kansas, 1901.

W. H. Antes, president; J. F. Taake, secretary.

MYSTIC WORKERS OF THE WORLD, of Fulton, Ill.

Organized, 1896; began business in Kansas, 1902.

J. R. Mickey, president; John R. Walsh, secretary.

KNIGHTS OF THE MODERN MACCABEES, of Kansas City, Mo.

Organized, 1902; began business in Kansas, 1907.

Geo. L. Berry, president; W. H. Luthy, secretary.

NATIONAL FRATERNAL SOCIETY OF THE DEAF, of Chicago, Ill.

Organized, 1907; began business in Kansas, April 26, 1910.

E. M. Bristol, president; F. P. Gibson, secretary.

NATIONAL PROTECTIVE LEGION, of Waverly, N. Y.

Organized, 1891; began business in Kansas, June, 1908.

Geo. A. Scott, president; Henry Lockwood, secretary.

NATIONAL UNION, of Toledo, Ohio.

Organized, 1881; began business in Kansas, 1899.

Henry C. Smale, president; Edwin A. Myers, secretary.

OCCIDENTAL MUTUAL BENEFIT ASSOCIATION, of Salina, Kan.

Organized, 1896; began business in Kansas, 1899.

J. V. Mitchell, president; G. A. Middleton, secretary.

ORDER OF RAILWAY EMPLOYEES, San Francisco, Cal.

Organized, 1906; began business in Kansas, February 7, 1912.

L. H. Ledger, president; Albert Lindley, secretary.

PIONEER PROTECTIVE SOCIETY, of Pittsburg, Kan.

Organized, 1909; began business in Kansas, 1909.

J. W. Tharrington, president; Chas. E. Gruber, secretary.

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA, of Chicago, Ill.

Organized, 1896; began business in Kansas, 1909.

M. B. Steczynski, president; S. J. Czechowicz, secretary.

PROTECTED HOME CIRCLE, of Sharon, Pa.

Organized, 1886; began business in Kansas, 1901.

A. C. McLean, president; W. S. Palmer, secretary.

ROYAL ARCANUM, of Boston, Mass.

Organized, 1877; began business in Kansas, 1899.

Clavis H. Bowen, president; A. T. Turner, secretary.

ROYAL HIGHLANDERS, of Aurora, Neb.

Organized, 1896; began business in Kansas, 1900.

Wm. E. Sharp, president; Charles E. Piper, secretary.

ROYAL NEIGHBORS OF AMERICA, of Rock Island, Ill.

Organized, 1895; began business in Kansas, 1899.

Lina M. Collins, president; Myrtle E. Dade, secretary.

SONS AND DAUGHTERS OF JUSTICE, of Minneapolis, Kan.

Organized, 1897; began business in Kansas, 1897.

Geo. C. Lockwood, president; W. W. Walker, secretary.

TRIBE OF BEN HUR, of Crawfordsville, Ind.

Organized, 1894; began business in Kansas, 1900.

R. H. Gerard, president; John C. Snyder, secretary.

TRIPLE TIE BENEFIT ASSOCIATION, of Clay Center, Kan.

Organized, 1896; began business in Kansas, 1896.

C. B. Griffith, president; Marion Webb, secretary.

UNITED COMMERCIAL TRAVELERS OF AMERICA, of Columbus, Ohio.

Organized, 1888; began business in Kansas, 1904.

F. A. Sells, president; Charles C. Daniel, secretary.

WESTERN CATHOLIC UNION, of Quincy, Ill.

Organized, 1887; began business in Kansas, 1907.

F. Wm. Heckenkamp, president; G. A. Hildenbrand, secretary.

WOMEN'S CATHOLIC ORDER OF FORESTERS, of Chicago, Ill.

Organized, 1891; began business in Kansas, 1900.

Rose D. Rittman, president; Helen T. Kelly, secretary.

WOODMEN ACCIDENT ASSOCIATION, of Lincoln, Neb.

Organized, 1890; began business in Kansas, 1899.

A. O. Faulkner, president; C. E. Spangler, secretary.

WOODMEN CIRCLE, of Omaha, Neb.

Organized, 1895; began business in Kansas, 1899.

Mrs. Emma B. Manchester, president; Elizabeth A. Sears, secretary.

WOODMEN OF THE WORLD, of Omaha, Neb.

Organized, 1891; began business in Kansas, 1889.

Joseph C. Root, president; John T. Yates, secretary.

KANSAS BURIAL ASSOCIATIONS.

May 2, 1912.

KANSAS MUTUAL, of Chanute.

Began business, 1906.

E. R. Stone, president; J. H. Romberger, secretary.

NATIONAL INDUSTRIAL INSURANCE COMPANY, of Topeka.

Began business, 1907.

F. S. Thomas, president; F. B. Butts, secretary.

LIST OF COMPANIES ADMITTED.

The following companies and associations were admitted to Kansas between May 1, 1911, and May 2, 1912:

FOREIGN MUTUAL FIRE.

Grain Dealers' National Mutual Fire, Indianapolis, Ind., March 1, 1912.
 Pennsylvania Millers' Mutual Fire, Wilkes-Barre, Pa., April 13, 1912.

MUTUAL HAIL COMPANIES.

Central National Mutual Hail, Topeka, Kan., March 25, 1912.
 Home Mutual Hail, Wichita, Kan., March 15, 1912.

FIRE COMPANIES.

Central Union Fire, Kansas City, Mo., October 24, 1911.
 Detroit Fire and Marine, Detroit, Mich., June 24, 1911.
 Insurance Company of the State of Pennsylvania, Philadelphia, Pa., September 2, 1911.
 Michigan Fire and Marine, Detroit, Mich., July 6, 1911.
 National Ben-Franklin Fire, Pittsburg, Pa., August 10, 1911.

FOREIGN FIRE.

General Fire Assurance, Paris, France, May 26, 1911.
 Nord-Deutsche Insurance Company, Hamburg, Germany, September 8, 1911.
 Swiss Reinsurance Company, Zurich, Switzerland, June 24, 1911.

LIFE COMPANIES.

Amicable Life, Waco, Texas, March 20, 1912.
 Bankers' Life Company, Des Moines, Iowa, November 14, 1911.
 Central States Life, St. Louis, Mo., March 1, 1912.
 Columbian National Life, Boston, Mass., July 10, 1911.
 Continental Assurance, Chicago, Ill., July 14, 1911.
 Home Life Ins. Co. of Oklahoma, Oklahoma City, Okla., October 26, 1911.
 Inter-Ocean Life and Casualty, Indianapolis, Ind., December 11, 1911.
 Masonic World Benevolent and Protective Assn., Topeka, Kan., April 12, 1912.
 National Life and Accident, Nashville, Tenn., May 13, 1911.
 North American Life, Chicago, Ill., April 20, 1912.
 Occidental Life, Albuquerque, N. Mex., June 13, 1911.
 Oklahoma National Life, Oklahoma City, Okla., May 2, 1912.

MISCELLANEOUS COMPANIES.

Anchor Life (Accident Dept.), Kansas City, Kan., July 14, 1911.
 American Automobile, St. Louis, Mo., March 15, 1912.
 Atlantic Horse Ins. Co., Providence, R. I., March 1, 1912.
 Brotherhood Accident Co., Boston, Mass., June 24, 1911.
 Business Men's Accident Assn. of America, Kansas City, Mo., November 18, 1911.
 Columbian National Life (Accident Dept.), Boston, Mass., July 15, 1911.
 Equitable Surety Company, St. Louis, Mo., May 13, 1911.
 Lion Bonding and Surety Co., Omaha, Neb., July 14, 1911.
 London and Lancashire Guarantee and Accident, Toronto, Canada, May 13, 1911.

National Life and Accident (Accident Dept.), Nashville, Tenn., May 13, 1911.
 National Life Ins. Co. of the U. S. of A. (Accident), Chicago, Ill., November 7, 1911.
 New England Casualty, Boston, Mass., April 13, 1912.
 Occidental Life (Accident Dept.), Albuquerque, N. Mex., June 13, 1911.
 Reliance Life (Accident Dept.), Pittsburg, Pa., February 3, 1912.
 Western Casualty and Guaranty Ins. Co., Oklahoma City, Okla., June 24, 1911.

FRATERNAL BENEFICIARY SOCIETIES.

Home Protective Assn., Hannibal, Mo., July 31, 1911.
 Ladies' Catholic Benevolent Assn., Erie, Pa., June 24, 1911.
 Order of Railway Employees, San Francisco, Cal., February 7, 1912.

LIST OF COMPANIES RETIRED.

The following companies retired from Kansas between May 1, 1911, and May 1, 1912:

FIRE COMPANIES.

Delaware Ins. Co., Philadelphia, Pa. Reinsured by the Firemen's Ins. Co., of Newark, N. J., February 13, 1912.
 Dubuque Fire and Marine, Dubuque, Ia. Withdrew December 31, 1911.
 Columbia Fire, Omaha, Neb. Reinsured by National Fire, of Hartford, Conn., June 6, 1911.
 St. Louis Fire, St. Louis, Mo. Reinsured in St. Paul Fire and Marine, St. Paul, Minn., July 1, 1911.
 Rochester German, Rochester, N. Y. Merged with German American, of New York, N. Y., May 17, 1911.
 Hawkeye and Des Moines Fire, Des Moines, Ia. Certificate of authority not renewed March 1, 1912.
 Mercantile Fire and Marine, Boston, Mass. Reinsured with American Central, of St. Louis, Mo., March 12, 1912.
 National Mutual Ins. Assn., Pittsburg, Kan. In hands of receiver July 11, 1912.

FOREIGN FIRE.

Union and Phenix Espanol, of Madrid, Spain. Certificate of authority not renewed March 1, 1912.

LIFE COMPANIES.

Colorado National Life, Denver, Colo. Reinsured in Columbian National Life, Boston, Mass., June 9, 1911.
 Des Moines Life, Des Moines, Ia. Reinsured by the National Life Ins. Co. of the U. S. of A., January 23, 1912.
 Majestic Life Assurance, Indianapolis, Ind. Certificate of authority not renewed March 1, 1912.
 Michigan State Life, Detroit, Mich. Withdrew from Kansas, December 31, 1911.
 St. Louis National Life, St. Louis, Mo. Changed name to Pioneer Life, of Kansas City, Mo., June 19, 1911.
 Security Life Assn., Salina, Kan. Reinsured by Farmers' and Bankers' Life, of Wichita, Kan., January 4, 1912.

MISCELLANEOUS COMPANIES.

Missouri State Life (Accident), St. Louis, Mo. Reinsured in Southern Surety Company, Oklahoma. Home office, St. Louis, Mo., July 10, 1911.

American Live Stock, Indianapolis, Ind. Discontinued business January 1, 1912.

Bankers' Surety, Cleveland, Ohio. Reinsured by Maryland Casualty Co., Baltimore, Md., March 28, 1912.

Consolidated Casualty, Charleston, W. Va. Kansas business reinsured by Standard Accident Ins. Co., Detroit, Mich., February 1, 1912.

German Commercial Accident Company, Philadelphia, Pa. Withdrew November 20, 1911.

Pennsylvania Casualty, Scranton, Pa. Reinsured by Massachusetts Bonding and Ins. Co., of Boston, Mass., January 1, 1912.

FRATERNAL BENEFICIARY SOCIETIES.

American Union, Fort Scott, Kan. Discontinued business October 28, 1911.

Select Knights and Ladies, Kansas City, Kan. Merged with Life and Annuity Assn., Hiawatha, Kan., January 20, 1912.

World Accident Assn., Omaha, Neb. Certificate of authority not renewed March 1, 1912.

CHANGE OF CORPORATE TITLE.

Bankers' Life Association to Bankers' Life Company.

National Annuity Assn. to National Americans.

Spring Garden Ins. Co. to Ins. Co. of the State of Pennsylvania.

Woodmen's Casualty Co. to Inter-Ocean Life and Casualty.

Workmen's Beneficial Sick and Accident Assn. to American Union.

St. Louis National to Pioneer Life Ins. Co., Kansas City, Mo.

STATISTICAL TABLES

COMPILED FROM ANNUAL STATEMENTS FILED FOR THE
YEAR ENDING DECEMBER 31, 1911,

OF ALL

MUTUAL AND STOCK FIRE INSURANCE COMPANIES AND ALL
LIFE, CASUALTY AND FRATERNAL INSURANCE COM-
PANIES AND ASSOCIATIONS AUTHORIZED TO
TRANSACT BUSINESS IN KANSAS.

TABLE I.—CONDITION AND BUSINESS OF MUTUAL FIRE INSURANCE COMPANIES OF KANSAS FOR YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Members December 31, 1910.	Members December 31, 1911.	Risks written during 1911.	Insurance in force December 31, 1911.	Income.	Expendi- tures.	Losses paid.	Resources.	Liabili- ties.	Guaran- tee reserve and general funds.
Alliance Cooperative } First class.....	\$7,046	\$6,524	\$2,540,172	\$9,520,181	\$33,895	\$26,438	\$14,519	\$88,485	\$63	\$51,665
} Second class.....	1,274	1,502	783,386	1,988,693	9,255	10,772	7,381	10,710	1,030	10,095
Bremen Farmers' Mutual.....	1,022	1,123	452,446	2,023,895	4,259	1,884	884	123,928	None	22,967
Brown County Farmers' Mutual.....	4,592	4,918	2,835,689	9,444,217	31,013	27,852	17,440	133,554	58	36,001
Doniphan County Mutual.....	259	256	46,900	241,628	809	176	None.	3,825	8	727
Farmers' Alliance } First class.....	28,683	30,509	13,419,539	51,828,583	167,082	164,305	94,118	455,390	1,317	228,823
} Second class.....	5,504	6,166	2,352,169	9,534,376	27,379	27,207	13,369	45,448	1,000	32,888
Farmers' Mutual, Columbus.....	716	902	549,352	1,872,852	6,485	6,346	2,092	12,419	None.	1,293
Farmers' Mutual, El Dorado.....	1,369	1,456	648,280	4,345,889	5,955	8,368	2,226	52,900	None.	9,118
Farmers' Mutual, Holyrood.....	902	944	479,570	1,868,375	5,763	9,433	8,053	81,397	None.	6,984
Farmers' Mutual, Marysville.....	3,799	4,242	1,489,333	4,471,010	8,278	10,475	6,357	52,746	None.	3,676
Farmers' Mutual, Wamego.....	665	679	189,445	789,480	2,499	1,459	862	32,503	None.	8,151
Franklin County Mutual, Ottawa.....	1,855	2,153	2,052,153	5,553,249	13,709	11,826	6,572	36,693	None.	8,508
German Farmers' Mutual, Aleppo.....	370	411	331,145	836,333	1,823	1,099	328	17,716	None.	2,791
German Mutual, Ellinwood.....	835	852	575,631	3,256,670	6,965	3,422	945	36,116	None.	10,064
Kansas Farmers' Mutual, Beloit.....	531	614	147,775	566,315	1,550	769	180	26,482	None	3,430
Kansas Farmers' Mutual, Upland.....	5,866	6,637	2,195,065	7,416,499	26,469	20,357	10,535	66,612	None.	29,957
Marshall County Farmers', Marysville.....	2,900	2,933	713,133	3,366,813	5,551	3,813	2,630	58,124	None.	7,847
Miami Farmers' Mutual Fire, Paola.....	291	520	456,826	921,916	2,711	1,634	336	8,230	None.	2,383
Menonite Mutual, Newton.....	6,027	6,601	2,716,876	9,006,350	50,584	39,147	22,704	207,413	None.	57,434
National Mutual, Pittsburg (Second class).....	3,974	3,640	1,508,819	7,454,293	18,609	39,827	10,135	26,948	6,416	9,292
Republic County, Mutual, Belleville.....	5,290	5,678	1,746,042	7,252,905	34,968	37,827	12,098	119,741	None.	3,523
Southern Kansas Mutual, Wellington.....	7,863	8,376	1,640,578	7,808,301	37,872	26,408	15,896	243,496	None.	32,578
Totals.....	\$91,058	\$98,136	\$40,519,924	\$151,376,358	\$503,534	\$455,380	\$246,793	\$1,949,566	\$8,987	\$607,617

TABLE II.—BUSINESS OF MUTUAL HAIL INSURANCE COMPANIES IN KANSAS FOR YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Insurance written during year.	Balance from 1910.	Premiums received in 1911.	Total income 1911.	Total.	Total paid policyholders.	All other expenditures.	Total expenditures.
Grain Growers', Topeka.	\$21,253	\$28	\$11,221	\$12,271	\$12,299	\$1,352	\$10,894	\$12,246
Harvesters', Osage City.	36,157	*	1,965	1,965	1,965	754	1,194	1,948
Kansas Mutual, Wellington.	104,965	367	4,669	4,669	5,035	523	4,219	4,742
Kansas State Mutual, McPherson.	456,217	21,919	25,064	26,101	48,020	1,961	7,727	9,688
St. Paul Mutual, St. Paul, Minn.	7,184,319	81,314	128,793	130,775	212,089	82,248	46,698	128,946
State Farmers' Mutual, Waseca, Minn.	5,914,157	138,141	192,609	196,034	334,175	137,060	56,892	193,952
Union Mutual, Wichita.	253,974	*	16,742	23,731	23,731	5,025	18,706	23,731
Totals.	\$14,161,820	\$241,769	\$381,063	\$395,546	\$337,314	\$228,923	\$146,380	\$355,253

TABLE II.—CONCLUDED.

COMPANIES.	Admitted assets.	Total resources, including premium notes	Liabilities.	Kansas business during 1911.				Per cent of losses paid.
				Premiums received	Losses incurred.	Losses paid.		
Grain Growers', Topeka.	\$53	\$227	None.	\$11,221	\$1,297	\$1,287		100%
Harvesters', Osage City.	17	17	None.	1,965	754	754		100
Kansas Mutual, Wellington.	250	294	\$27	4,669	523	523		100
Kansas State Mutual, McPherson.	38,332	39,177	None	25,064	1,961	1,961		100
St. Paul Mutual, St. Paul, Minn.	81,380	301,500	1,000	3,650	651	651		100
State Farmers' Mutual, Waseca, Minn.	140,223	510,438	1,000	6,282	721	721		100
Union Mutual, Wichita.	None.	3,586	173	16,742	3,461	4,461		100
Totals.	\$260,225	\$855,299	\$2,200	\$89,593	\$10,358	\$10,358		100%

† Home office moved to Sterling, Kan. * Began business in 1911.

TABLE III.—BUSINESS OF MUTUAL BURIAL ASSOCIATIONS OF KANSAS FOR YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Members Dec 31, 1910.	Members Dec 31, 1911.	Income.	Expenditures.	Assets.	Liabilities except capital.	Amount of certificates in force Dec. 31, 1911.	Premiums collected.	Claims paid.	Claims unpaid.
Kansas Mutual Burial, Chanute.	248	210	\$502	\$'80	\$2,780	*	*	\$502	\$100	*
National Industrial Insurance Company, Topeka.	378	640	4,637	3,914	3,564	\$1,431	\$53,825	3,212	595	None.
Totals.	685	850	\$5,139	\$4,124	\$6,344	\$1,431	\$53,825	\$3,714	\$695	None.

* Report incomplete.

TABLE IV.—CONDITION AND GENERAL BUSINESS OF STOCK FIRE INSURANCE ENDING

COMPANIES.	Cash capital.	Premiums received.	Total income..
Ætna.....	\$5,000,000	\$8,908,667	\$9,818,736
Agricultural.....	500,000	1,712,991	1,962,344
American Central.....	2,000,000	2,599,918	2,854,425
American Druggists'.....	200,000	81,048	92,741
American.....	1,000,000	3,570,998	3,959,770
Boston.....	1,000,000	3,070,044	3,317,996
Calumet Insurance Company.....	300,000	486,023	515,884
Central National.....	400,000	399,874	425,612
Central Union Fire Insurance Company.....	350,000	11,271	17,436
Citizens.....	200,000	541,326	571,744
Columbia of Jersey City.....	400,000	360,547	388,209
Commercial Union.....	200,000	365,727	396,578
Concordia.....	300,000	1,087,224	1,165,216
Connecticut.....	1,000,000	3,748,297	4,045,447
Continental.....	2,000,000	7,774,799	9,728,593
Detroit Fire and Marine Insurance Company.....	500,000	603,951	700,994
Delaware.....	400,000	1,361,626	1,462,465
Equitable Fire and Marine.....	400,000	309,110	688,194
Federal Insurance Company.....	1,000,000	1,189,978	1,209,850
Fidelity-Phoenix Fire.....	2,500,000	6,021,183	7,333,908
Fire Association of Philadelphia.....	750,000	4,258,573	4,650,392
Fireman's Fund Insurance Company.....	1,500,000	5,487,674	5,809,139
Firemen's.....	1,000,000	2,358,175	3,000,692
Franklin.....	500,000	1,436,012	1,583,738
Germania.....	1,000,000	2,962,246	3,339,815
German Alliance.....	400,000	586,840	657,127
German American.....	2,000,000	8,359,806	9,334,808
Glens Falls.....	200,000	2,100,591	2,449,667
Hanover.....	1,000,000	2,371,804	2,587,482
Hartford.....	2,000,000	15,478,917	17,495,581
Home.....	3,000,000	12,712,223	14,077,926
Insurance Company of North America.....	4,000,000	9,178,897	9,942,983
Insurance Company of The State of Pennsylvania.....	800,000	1,080,764	1,131,822
Insurance Company of The State of Illinois.....	400,000	378,415	490,626
Liverpool & London & Globe (N. Y.).....	200,000	228,850	255,987
Maryland Motor Car.....	100,000	90,855	95,432
Mechanics and Traders.....	300,000	712,072	768,684
Mercantile Fire and Marine.....	200,000	298,774	300,763
Michigan Fire and Marine.....	400,000	668,042	720,289
Milwaukee Mechanics.....	1,000,000	2,299,746	2,473,864
Michigan Commercial.....	400,000	721,932	763,326
National of Hartford.....	1,000,000	7,914,216	8,400,022
National-Ben Franklin Fire.....	1,000,000	1,306,828	1,470,650
National Union Fire.....	1,000,000	2,072,601	2,381,264
New Hampshire.....	1,200,000	2,252,198	2,199,963
Niagara.....	1,000,000	3,276,700	3,514,524
Northwestern National.....	1,000,000	2,372,178	2,613,151
Northwestern Fire and Marine.....	300,000	593,069	635,693
Orient.....	500,000	1,465,911	1,998,087
Pelican.....	200,000	319,946	351,197
Pennsylvania Fire.....	750,000	3,513,485	3,823,371
People's National.....	1,000,000	716,616	1,116,677
Phoenix of Hartford.....	2,000,000	5,532,093	6,438,492
Providence Washington.....	750,000	3,029,581	3,256,448
Queen.....	1,000,000	4,771,855	5,098,145
Reliance.....	400,000	1,012,974	1,090,299
Security.....	1,000,000	1,815,311	2,374,848
Springfield Fire and Marine.....	2,000,000	5,244,628	5,671,549
State Insurance Company of Nebraska.....	200,000	155,696	172,336
St. Paul Fire and Marine.....	500,000	5,575,865	5,907,712
Westchester.....	300,000	2,642,511	2,854,491
Williamsburgh City.....	250,000	1,730,593	1,853,161
Totals.....	\$58,150,000	\$175,240,065	\$194,099,991

COMPANIES OF THE UNITED STATES AUTHORIZED IN KANSAS FOR THE YEAR
DECEMBER 31, 1911.

Losses paid.	Total disbursements.	Total assets.	Liabilities except capital.	Surplus.	Insurance in force Dec. 31, 1911.
\$4,595,263	\$3,727,194	\$22,017,390	\$9,183,195	\$7,834,195	\$1,265,373,274
850,122	1,654,250	4,000,429	2,194,459	1,305,970	364,213,000
1,680,018	2,975,551	5,471,622	2,612,092	859,570	424,569,407
17,639	63,431	322,153	47,145	75,008	7,933,966
1,907,098	3,633,303	9,344,435	5,081,886	3,262,549	869,833,572
1,819,093	3,234,615	6,467,539	2,594,930	2,872,610	319,954,117
387,403	615,649	776,427	429,249	47,178	57,601,040
324,288	577,578	826,839	347,660	79,180	38,147,491
4	11,671	452,779	7,466	95,313	765,615
344,388	580,874	872,698	512,285	160,413	74,466,283
162,581	308,828	858,984	179,897	279,087	17,437,166
188,714	356,583	924,559	414,501	310,059	64,648,014
550,180	1,077,804	1,740,532	1,195,998	244,535	178,211,092
2,241,754	3,936,513	7,617,091	4,399,805	2,117,286	719,619,388
3,822,471	8,257,845	25,576,579	9,576,747	13,999,832	1,571,396,874
331,589	658,352	2,138,819	590,908	1,047,910	98,858,671
991,550	1,665,198	2,020,446	1,520,150	100,296	219,403,597
564,242	799,210	1,274,375	635,192	239,184	49,314,904
330,954	969,408	3,103,782	1,182,781	921,000	108,979,322
3,514,498	6,645,341	14,333,423	7,605,667	4,227,756	1,169,702,713
2,378,917	4,462,551	8,989,220	5,733,362	2,505,858	859,273,014
3,047,481	5,264,708	8,649,592	4,568,131	2,581,461	564,758,552
1,243,120	2,760,415	6,375,624	2,566,944	2,808,680	421,921,351
799,981	1,504,241	3,420,240	2,153,292	766,948	227,064,683
1,477,509	3,086,458	6,852,646	3,563,014	2,289,632	673,373,806
323,213	563,568	1,791,812	592,239	799,573	84,516,437
4,797,840	9,136,566	20,351,395	9,548,982	8,802,413	1,644,988,296
1,006,117	2,174,943	5,599,802	2,678,896	2,720,906	422,432,687
1,285,995	2,558,449	4,818,183	2,635,771	1,182,412	424,407,354
8,779,985	15,452,442	25,449,839	15,630,132	7,819,707	2,891,827,692
6,428,547	12,267,602	32,146,565	15,331,124	13,815,441	2,219,294,892
5,100,140	9,109,254	16,908,377	8,908,377	4,000,000	1,057,224,489
801,022	1,340,933	3,710,952	2,471,182	439,770	296,275,494
296,744	566,696	1,010,122	508,231	101,890	79,151,158
114,981	204,304	938,220	308,755	429,465	39,205,980
29,530	74,712	163,519	52,020	11,499	3,448,064
431,374	701,745	1,385,085	621,956	463,129	95,016,766
158,281	311,044	524,135	247,476	76,659	28,786,326
307,088	629,490	1,459,463	692,848	366,615	102,428,408
1,022,473	2,509,001	4,519,725	2,360,048	659,677	435,862,684
462,222	771,553	1,104,776	622,016	82,760	93,142,129
3,774,939	7,370,939	11,837,740	8,207,464	2,630,276	1,278,787,467
672,685	1,401,407	3,215,161	1,576,330	638,831	275,429,648
999,510	1,896,141	3,911,871	2,379,775	532,096	313,052,593
1,279,633	2,320,746	5,725,809	2,871,305	1,654,505	363,340,582
1,644,310	3,101,548	6,736,192	3,260,993	2,475,199	552,583,400
943,514	2,210,961	6,193,795	3,691,286	1,502,509	637,825,245
288,591	514,831	801,583	244,738	256,845	28,634,106
713,363	1,334,097	3,350,705	1,578,346	1,272,359	255,038,263
182,904	326,461	725,417	304,118	222,299	53,005,039
2,135,821	3,703,045	7,622,099	4,631,621	2,240,473	661,674,544
1,050,901	1,832,030	2,052,136	805,167	246,969	108,135,761
2,730,711	5,682,776	11,404,634	5,702,915	3,701,719	950,134,955
1,835,002	3,272,374	4,142,912	2,533,456	859,456	712,908,596
2,443,203	4,559,297	9,558,099	4,819,300	3,738,799	157,679,471
621,772	1,139,261	1,803,970	1,197,406	206,564	305,901,006
920,389	1,938,549	3,916,120	1,975,833	940,287	813,432,459
3,010,876	5,318,811	10,407,848	5,537,140	2,870,708	22,318,889
100,464	194,876	367,626	160,778	6,848	655,374,697
2,782,665	4,925,158	8,032,865	5,183,462	2,349,403	490,262,751
1,495,407	2,665,913	4,683,245	2,865,245	1,518,000	827,963,825
982,134	1,831,386	2,856,657	1,943,355	663,302	
\$95,131,637	\$179,741,577	\$375,737,674	\$194,076,842	\$123,050,678	\$29,126,095,478

TABLE V.—CONDITION AND GENERAL BUSINESS OF STOCK FIRE INSURANCE
ENDING

COMPANIES.	Deposited in the United States to protect all policy- holders.	Premiums received.	Total income.
British America.....	\$210,000	\$953,163	\$1,010,381
Commercial Union.....	751,000	4,660,245	5,122,790
General Fire Assurance.....	200,000	315,716	336,749
Hamburg-Bremen.....	205,000	1,351,971	1,539,319
Liverpool and London and Globe of England.....	200,000	8,394,524	8,930,081
London Assurance.....	205,000	2,521,559	2,711,363
London and Lancashire.....	200,000	2,575,606	2,861,797
Mannheim.....	200,000	1,199,953	1,226,909
North British and Mercantile.....	200,000	5,556,394	5,869,210
Northern Assurance, Limited.....	200,000	2,938,859	3,464,499
Norwich Union.....	300,000	1,764,022	1,894,099
Nord-Duetsche Insurance Company.....	200,000	191,301	727,739
Palatine.....	388,000	1,769,972	1,899,634
Phoenix Assurance.....	200,000	2,431,874	2,596,827
Prussian National.....	220,000	1,110,847	1,192,162
Royal.....	550,000	7,859,284	9,023,502
Royal Exchange Assurance.....	400,000	1,614,150	2,133,995
Sun Insurance Office.....	200,000	2,817,790	3,141,945
Swiss Reinsurance Company.....	200,000	655,154	828,879
Union Marine, Limited.....	200,000	866,496	888,512
Western Assurance.....	207,000	1,457,386	1,542,491
Totals.....	\$5,636,000	\$52,946,266	\$58,942,933

COMPANIES OF FOREIGN COUNTRIES AUTHORIZED IN KANSAS FOR THE YEAR
DECEMBER 31, 1911.

Losses paid.	Total dis- bursements.	Total assets.	Liabilities, ex- cept capital.	Surplus.	Insurance in force Decem- ber 31, 1911.
\$523,221	\$950,405	\$1,657,481	\$935,003	\$722,479	\$155,413,839
2,628,091	5,012,450	7,587,440	4,777,793	2,809,647	725,289,903
68,574	185,749	748,360	264,572	483,788	38,628,707
796,564	1,585,166	1,970,916	1,403,960	566,955	195,041,139
4,435,617	8,840,084	13,793,705	9,302,532	4,491,173	1,362,858,401
1,224,024	2,606,464	3,747,332	2,520,923	1,226,408	387,878,545
1,172,085	2,514,425	4,424,613	2,794,619	1,629,994	498,648,432
724,586	1,109,401	802,760	446,497	356,263	36,818,297
2,679,115	5,145,353	9,135,422	5,420,052	3,715,371	984,795,923
1,675,389	3,396,773	5,303,006	3,293,219	2,009,787	502,917,631
980,211	1,839,597	2,741,461	1,830,888	910,573	298,351,626
5,646	80,821	650,294	189,055	461,239	22,108,406
948,856	1,801,397	3,429,985	1,905,785	1,524,200	279,978,184
1,472,592	3,499,227	3,772,090	2,355,711	1,416,979	397,374,088
589,910	1,080,419	1,914,393	1,279,629	634,764	205,929,241
4,000,977	8,711,099	11,840,203	8,802,644	3,037,559	1,398,864,474
832,613	1,752,127	2,593,741	1,592,143	1,001,597	250,898,064
1,454,180	3,014,988	4,519,221	3,175,041	1,344,180	513,752,532
152,625	693,833	707,439	426,705	280,734	55,147,325
537,042	791,772	717,142	338,861	378,281	866,496
819,073	1,111,000	2,404,810	1,377,501	1,027,309	216,495,179
\$27,721,031	\$55,127,070	\$84,462,414	\$54,433,133	\$30,029,280	\$8,528,556,432

TABLE VI.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF THE UNITED STATES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Ætna.....	\$11,369,713	\$127,797	\$112,841	\$110,550
Agricultural.....	1,931,600	20,980	20,181	17,500
American Central.....	5,745,841	62,860	44,091	41,313
American Druggists'.....	80,482	1,013	84	84
American.....	13,167,565	140,880	94,292	95,502
Boston.....	834,000	11,443	5,988	5,637
Calumet Insurance Company.....	537,049	7,441	8,770	8,218
Central National.....	1,189,178	20,922	9,833	15,321
Central Union Fire.....	85,590	1,064	None.	None.
Citizens'.....	1,697,801	20,337	16,416	16,706
Columbia of Jersey City.....	154,161	2,510	58	58
Commercial Union.....	827,279	8,637	3,291	7,045
Concordia.....	2,392,254	25,410	17,259	14,154
Connecticut.....	16,130,730	179,793	94,829	101,573
Continental.....	19,791,760	224,895	137,985	142,461
Detroit Fire and Marine.....	32,584	423	None.	None.
Delaware.....	2,374,510	25,055	14,771	18,418
Dubuque Fire and Marine.....	No report.	3,630	No report.	No report.
Equitable Fire and Marine.....	786,072	7,056	5,52	5,668
Federal Insurance Company.....	12,000	316	None.	None.
Fidelity-Phenix Fire.....	10,579,533	126,668	133,298	131,199
Fire Association of Philadelphia.....	3,193,407	39,217	34,733	36,669
Fireman's Fund Insurance Company.....	2,393,651	29,357	30,352	31,186
Firemen's.....	5,810,721	65,495	30,895	65,343
Franklin.....	1,451,121	17,602	11,921	15,507
Germania.....	4,182,132	46,643	51,606	50,595
German Alliance.....	1,668,610	17,931	17,571	20,892
German American.....	11,731,070	127,591	108,030	107,567
Glens Falls.....	2,930,080	27,807	24,178	27,075
Hanover.....	3,435,644	39,556	28,399	34,568
Hartford.....	33,142,471	248,080	154,030	164,335
Home.....	21,341,076	234,666	151,156	124,893
Insurance Company of North America.....	9,571,627	118,340	78,717	104,987
Insurance Company of the State of Pennsylvania.....	2,829,613	41,068	36,997	36,014
Insurance Company of the State of Illinois.....	1,433,217	17,090	11,934	14,086
Liverpool & London & Globe (N. Y.).....	764,649	8,668	5,820	5,595
Maryland Motor Car.....	191,527	4,783	266	266
Mechanics and traders.....	721,933	8,426	2,34	2,80
Mercantile Fire and Marine.....	899,717	11,479	2,458	2,045
Michigan Fire and Marine.....	32,585	423	None.	None.
Milwaukee Mechanics.....	2,482,683	26,381	24,556	23,045
Michigan Commercial.....	1,959,674	21,563	8,138	19,233
National.....	42,968,402	503,245	168,412	223,260
National-Ben Franklin Fire.....	6,000	81	None.	None.
National Union Fire.....	1,670,957	20,909	26,990	23,803
New Hampshire.....	2,838,548	32,864	25,750	25,884
Niagara.....	5,483,829	64,415	45,774	47,306
Northwestern National.....	5,862,777	60,422	49,981	51,650
Northwestern Fire and Marine.....	3,644,327	73,160	17,768	34,621
Orient.....	1,536,774	18,316	13,086	18,904
Pelican.....	500,925	5,605	3,122	5,382
Pennsylvania Fire.....	3,942,204	42,831	31,421	32,594
People's National.....	738,705	11,053	1,334	1,734
Phoenix.....	4,819,254	55,672	54,547	62,225
Providence Washington.....	2,768,545	30,870	29,112	33,658
Queen.....	4,700,108	54,410	26,449	24,774
Reliance.....	1,757,741	18,522	14,301	14,516
Security.....	3,898,390	38,749	29,615	29,688
Springfield Fire and Marine.....	14,073,972	164,803	124,692	136,798
State Insurance Company of Nebraska.....	767,204	8,523	10,052	10,622
St. Paul Fire and Marine.....	14,933,856	196,060	115,585	119,404
Westchester.....	2,901,000	24,291	24,272	27,036
Williamsburgh City.....	3,322,074	38,696	23,552	22,827
Totals.....	\$324,322,567	\$3,635,218	\$2,368,779	\$2,613,964

TABLE VII.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
British America	\$471,701	\$5,246	\$7,900	\$7,928
Commercial Union.....	6,323,642	79,578	71,061	75,836
General Fire Assurance.....	259,550	3,778	224	224
Hamburg-Bremen	1,455,243	15,950	9,545	11,965
Liverpool and London and Globe of England...	4,825,697	58,430	63,610	65,810
London Assurance.....	1,325,691	14,642	11,741	11,928
London and Lancashire.....	1,991,777	24,608	15,890	15,295
Mannheim	268,532	1,181	133	133
North British and Mercantile.....	5,250,092	57,140	48,274	51,743
Northern Assurance, Limited	2,629,567	29,832	26,370	25,504
Norwich Union.....	1,797,152	22,915	19,783	23,584
Nord-Duetsche Insurance Company.....	114,950	1,820	442	614
Palatine.....	2,509,573	29,737	24,642	29,445
Phoenix Assurance.....	1,766,429	20,712	21,295	20,385
Russian National.	1,641,758	19,084	15,298	16,297
Royal	8,524,597	96,511	89,828	94,999
Royal Exchange Assurance.....	1,410,494	16,529	8,835	8,829
Sun Insurance Office.....	2,199,833	26,749	20,104	21,548
Swiss Reinsurance Company.....	253,595	3,387	849	2,352
Union Marine, Limited.....	97,090	2,821	1,999	1,999
Western Assurance.....	1,779,655	17,400	11,945	11,473
Totals.	\$16,901,648	\$548,049	\$469,068	\$497,892

Kansas Department of Insurance.

TABLE VIII.—CONDITION AND GENERAL BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR
ENDING DECEMBER 31, 1911.

COMPANIES.	Premium income.	Total income.	Losses paid.	Total paid policy-holders.	Total disbursements.	Admitted assets.	Liabilities.	Surplus.
Aetna Life.....	\$10,836,641	\$15,455,139	\$3,815,386	\$9,850,168	\$12,192,216	\$98,788,274	\$92,602,742	\$6,185,533
American Life.....	214,487	301,414	21,677	127,044	263,564	749,805	732,154	17,651
American Central Life.....	897,239	1,063,427	157,201	302,293	7,2418	3,204,719	2,947,126	257,593
Anchor Life.....	8,026	16,674	None.	None.	17,880	138,194	101,722	36,472
Bankers' Life Company of Des Moines.....	5,123,838	7,120,660	3,533,876	3,901,335	5,112,612	17,138,236	16,786,020	352,215
Bankers' Life of Lincoln.....	1,130,523	1,242,553	87,550	192,721	467,301	4,909,422	2,709,690	1,199,732
Bankers' Reserve Life.....	1,042,696	1,179,845	104,510	289,563	627,502	3,147,872	3,591,949	555,963
Bank Savings National.....	74,699	94,695	4,100	6,290	6,290	325,385	261,868	63,517
Capital Life of Denver.....	412,079	468,802	72,548	125,139	331,073	962,234	845,308	115,926
Central Life of Fort Scott.....	95,715	106,193	9,000	19,197	59,621	181,504	153,666	27,838
Central Life Assurance.....	640,599	747,286	40,518	18,347	399,727	1,952,307	1,750,985	201,422
Columbian National.....	1,594,114	3,212,307	280,454	519,191	②1,483,846	②7,417,585	②6,991,670	435,918
Commercial Life.....	18,958	79,451	13,000	19,907	68,701	148,749	125,719	23,030
Connecticut Mutual.....	6,425,780	9,980,510	4,572,632	7,532,294	9,543,687	68,842,290	65,490,194	3,351,696
Continental Assurance.....	2,365	55,611	None.	None.	10,502	146,685	101,523	45,162
Continental Life Insurance and Investment.....	281,356	335,912	40,902	18,253	232,401	893,999	850,973	43,026
Equitable Life Assurance.....	62,882,149	76,634,274	20,169,564	54,921,301	66,734,990	503,867,197	432,133,515	71,633,532
Equitable of Iowa.....	1,961,662	2,519,005	235,543	762,393	1,299,962	11,200,764	10,307,982	892,832
Farmers' and Bankers' Life.....	62,004	69,894	None.	None.	69,475	429,268	265,426	163,842
Fidelity Mutual.....	4,741,405	6,619,695	1,639,242	2,493,477	3,564,291	24,142,952	23,277,714	865,238
German American Life.....	170,586	180,033	8,000	40,028	86,758	258,250	253,769	14,481
Germania Life.....	5,676,807	7,933,827	1,631,957	4,717,381	6,541,633	46,786,132	44,646,884	2,139,298
Great Western.....	481,746	539,761	52,000	90,961	259,383	1,091,451	1,030,406	61,545
Hartford Life.....	2,342,870	2,635,112	1,524,961	1,663,647	2,314,987	5,502,211	4,938,379	578,922
Home Life Insurance Company of Oklahoma.....	36,299	49,702	None.	None.	45,113	142,098	125,221	16,877
Home Life Insurance Company, New York.....	3,817,282	5,159,062	1,169,870	2,809,865	3,811,958	26,377,420	24,513,926	1,863,494
Home Mutual Life.....	17,374	29,617	2,100	2,235	27,492	28,540	28,540	None.
Illinois Life.....	1,833,536	2,321,710	523,688	869,101	1,641,999	8,971,267	8,332,583	638,684
Indemnity Life and Accident.....	35,997	65,017	2,100	2,503	67,913	147,158	131,970	14,208
International Life.....	516,343	612,783	34,700	84,115	445,149	1,255,111	1,045,554	209,557
Inter-Ocean Life and Casualty.....	①					237,140	225,259	11,881
Kansas City Life.....	1,204,930	1,370,656	153,585	306,480	843,087	2,623,590	2,367,800	155,790
La Fayette Life.....	284,847	324,344	32,500	105,823	204,449	604,76	569,643	34,833
Majestic Life Assurance.....	63,686	79,700	16,577	27,79	67,701	259,998	204,555	19,443
Manhattan Life.....	2,209,918	3,340,026	1,260,205	2,187,863	2,931,106	21,982,854	21,494,640	488,214

Massachusetts Mutual.....	9,556,889	12,765,124	2,578,950	5,580,489	7,995,068	64,730,642	59,709,651	5,020,992
Metropolitan Life.....	82,832,846	96,138,274	22,896,366	34,421,570	60,125,196	352,776,890	322,774,007	30,711,783
Mid-Continent Life.....	16,858	173,816	14,200	14,200	182,809	381,469	328,546	62,927
Midland.....	107,644	122,450	11,000	19,484	99,311	219,323	165,171	54,157
Missouri State Life.....	1,058,310	1,270,141	242,235	352,083	799,760	3,065,122	2,195,610	289,512
Mutual Benefit Life.....	20,923,979	27,866,286	6,481,954	14,320,822	18,605,554	147,292,307	147,292,307	None.
Mutual Life of New York.....	55,142,999	84,913,851	22,813,374	57,062,369	68,888,137	587,130,263	587,130,263	None.
National Life of Vermont.....	6,702,388	9,713,073	1,576,412	4,856,342	6,292,967	53,443,227	51,114,555	2,328,692
National Life of United States of America.....	1,868,323	2,383,482	379,380	2,116,493	2,792,080	9,616,336	9,532,010	284,326
National Life and Accident.....	334,195	1,801,736	118,956	118,956	1,643,736	694,156	532,484	161,672
New York Life.....	83,254,525	113,446,846	23,592,608	53,650,847	66,943,885	684,684,687	684,684,687	None.
North American Life.....	646,322	689,413	49,330	59,868	92,205	1,357,576	1,322,385	34,641
Northwestern Mutual.....	40,421,263	54,585,142	10,580,215	35,677,412	42,837,317	285,575,219	279,508,066	6,071,133
Northwestern National Life.....	1,190,913	1,515,823	300,715	1,719,683	2,056,314	5,457,778	5,152,467	335,271
Occidental Life of New Mexico.....	129,475	207,195	26,694	34,407	145,440	330,529	330,572	20,557
Pacific Mutual.....	4,622,890	5,819,398	898,851	1,187,679	3,408,269	22,493,186	21,756,487	736,749
Penn Mutual.....	19,686,455	25,937,757	5,657,323	12,680,364	16,361,648	126,457,056	121,494,124	4,993,132
Peoria Life.....	261,822	285,371	23,835	40,112	181,366	322,250	284,716	37,664
Phoenix Mutual.....	5,038,329	6,699,053	1,356,490	3,221,121	4,667,42	32,322,125	31,138,350	1,183,775
Pioneer Life Insurance Company.....	73,324	84,034	10,250	19,056	76,544	279,500	207,352	72,118
Provident Life and Trust.....	9,323,749	13,022,917	2,307,450	7,724,987	9,958,777	76,513,946	68,443,933	8,070,012
Prudential.....	70,264,140	81,344,786	18,257,819	27,078,415	49,551,132	288,824,978	242,188,594	16,136,380
Reliance Life.....	1,031,659	1,181,009	145,366	219,490	186,324	3,174,315	2,599,072	275,242
Republic Life.....	16,194	3,836	1,000	1,000	30,747	113,422	13,610	99,812
Reserve Loan Life.....	638,393	756,633	99,230	170,047	524,365	2,541,351	2,362,472	158,879
Royal Union Mutual.....	921,616	1,122,837	200,518	352,579	685,761	3,482,067	3,320,935	211,132
Scandia Life.....	476,030	524,988	197,335	246,807	384,488	1,116,713	654,313	512,370
Security Life of America.....	498,161	584,220	59,031	135,030	421,148	2,226,256	1,603,849	442,407
Security Mutual (New York).....	1,575,767	1,881,160	639,799	934,353	1,413,859	6,170,833	5,523,140	342,843
Security Mutual Life (Nebraska).....	209,641	259,657	23,700	62,226	125,395	871,994	666,888	205,106
State Life.....	2,342,900	2,904,200	579,870	1,093,355	1,728,450	10,883,513	9,360,559	1,502,954
Travelers.....	7,774,311	11,345,191	2,600,044	4,427,391	7,164,028	63,150,540	58,019,195	5,131,445
Union Central.....	10,917,595	16,101,223	2,492,229	7,599,763	10,296,573	87,237,923	85,144,961	2,092,962
Union Mutual.....	2,251,028	3,191,079	773,741	1,655,215	2,419,260	17,889,699	16,274,384	1,615,315
United States Life.....	871,115	1,108,925	656,763	1,196,703	1,481,214	8,341,541	8,167,867	173,675
Totals.....	\$549,464,495	\$734,679,415	\$190,209,139	\$574,868,333	\$513,852,366	\$3,736,073,814	\$3,603,993,452	\$182,080,466

② Includes Accident Department.

① No life business written during 1911.

TABLE IX - KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Written during 1911.		In force December 31, 1911.		Premiums received.	Losses incurred.	Losses paid.	Losses unpaid.
	Number policies.	Amount.	Number policies.	Amount.				
Etna Life	862	\$1,458,653	3,566	\$5,879,312	\$180,651	\$37,484	\$38,364	\$420
American Life	62	107,600	66	115,500	3,847	None.	None.	None.
Anchor Life	431	763,810	683	1,279,811	31,202	3,015	3,000	15
Bankers' Life Company of Des Moines	1,469	303,425	150	303,425	8,026	None.	None.	No e.
Bankers' Life of Lincoln	336	2,988,000	11,545	23,100,000	209,663	174,100	158,000	16,000
Bankers' Reserve Life	233	624,900	3,268	5,191,841	167,585	12,750	10,700	3,000
Bank Savings National	461	558,500	1,091	2,395,359	86,359	6,000	6,000	None.
Capital Life of Denver	373	1,028,931	1,053	2,248,107	39,781	3,000	3,000	None.
Central Life of Fort Scott	309	453,240	888	1,115,567	36,532	1,000	31,000	None.
Central Life Assurance	160	439,250	1,269	2,217,174	80,244	5,500	5,500	None.
Columbian National	498	245,763	1,498	708,239	23,295	2,000	2,000	None.
Commercial Life	585	1,044,545	516	920,538	19,740	3,175	3,175	None.
Connecticut Mutual	169	247,675	758	1,301,581	37,222	42,975	41,068	2,000
Continental Assurance	125	252,500	131	250,000	8,060	106	106	None.
Des Moines Life	182	268,980	776	1,109,822	37,344	4,000	5,500	None.
Equitable Life Assurance	396	705,275	3,136	5,455,447	202,840	69,235	73,058	No e.
Equitable of Iowa	227	391,292	1,438	2,117,156	74,246	6,033	4,33	2,000
Farmers' and Bankers' Life	1,049	1,845,285	1,009	1,845,285	62,004	None	None.	None.
Fidelity Mutual	23	36,227	421	757,019	30,417	2,000	2,000	2,000
German American Life	17	42,000	118	244,457	8,198	1,000	1,000	Non
Great Western	826	1,474,805	2,354	5,170,095	173,757	11,000	10,000	1,000
Hartford Life	385	643,516	1,058	1,639,147	66,939	11,051	12,051	None.
Home Life Insurance Company of Oklahoma	1	5,000	1	5,000	109	None.	None.	None.
Home Life Insurance Company of New York	115	312,796	575	1,025,197	24,254	14,703	14,450	2,773
Home Mutual Life	1,973	1,494,250	1,177	816,750	20,776	2,000	2,000	None.
Illinois Life	1,721	1,190,728	4,848	6,927,875	206,404	66,730	66,462	5,000
Indemnity Life and accident	8	10,500	359	10,500	10,500	None.	None.	None.
International Life	50	62,686	121	177,639	5,490	None.	None.	None.
Inter-Ocean Life and Casualty								
Iowa Life Insurance Company	1,96	1,669,000	2,243	3,818,173	485	8,000	13,000	None.
Kansas City Life	104	203,305	128	237,305	138,045	None.	None.	None.
La Fayette Life	5	20,000	70	209,000	2,443	2,000	2,000	None.
Majestic Life Assurance	28	42,343	67	100,549	3,756	1,243	1,243	None.
Manhattan Life	235	453,097	3,078	6,285,884	180,689	20,787	19,615	2,000
Massachusetts Mutual	1,099	1,017,850	4,374	4,029,311	156,412	30,001	30,001	500
Metropolitan Life	19,284	2,865,560	85,864	12,166,552	387,765	111,258	111,262	1,864
Metropolitan Life } Ordinary.								
Metropolitan Life } Industrial.								

Mid-Continent Life	26	52,000	25	50,000	1,795	None.	None.	None.
Midland Life	331	491,000	632	985,500	33,630	4,000	None.	None.
Missouri State Life	185	380,366	754	1,155,658	46,073	14,451	None.	None.
Mutual Benefit Life	212	443,479	2,071	3,814,146	37,059	283,440	2,503	None.
Mutual Life	680	1,506,476	7,431	12,486,591	386,209	7,144	284,952	None.
National Life of Vermont	86	187,775	781	1,502,500	73,824	6,020	6,020	None.
National Life of U. S. of A.	237	822,738	2,046	2,449,100	94,235	52	52	None.
National Life and Accident	436	55,129	879	34,465	651	119,358	143,821	None.
New York Life	672	1,381,041	10,006	18,934,185	620,208	1,000	1,000	None.
North American Life	422	747,141	513	909,091	25,218	200,043	2,263	None.
Northwestern Mutual	765	1,815,200	7,483	15,569,898	503,648	3,940	3,846	None.
Northwestern National Life	75	98,432	538	473,887	27,473	None.	None.	None.
Occidental Life, of New Mexico ..	5	14,380	5	14,380	649	None.	None.	None.
Pacific Mutual	172	213,330	920	1,215,637	40,761	2,332	4,382	None.
Penn Mutual	158	278,579	1,481	2,458,907	100,300	18,943	19,753	None.
Peoria Life	142	285,854	156	307,854	10,972	2,000	2,000	None.
Phoenix Mutual	17	32,135	665	1,327,720	48,754	18,027	18,027	None.
Pioneer Life Insurance Company ..	5	25,000	74	108,000	4,810	None.	None.	None.
Provident Life and Trust	67	116,587	476	769,328	26,023	2,000	2,000	None.
Prudential } Industrial	34,476	4,431,356	77,607	9,260,223	313,577	60,635	61,091	1,693
Prudential } Ordinary	1,076	1,445,157	4,742	6,271,167	172,223	38,526	38,526	2,000
Reliance Life	199	288,688	327	475,688	14,155	None.	None.	None.
Republic Life	36	62,000	49	83,100	3,025	None.	None.	None.
Reserve Loan Life	176	486,500	330	545,000	21,770	5,000	4,000	1,000
Royal Union Mutual	560	966,480	1,889	3,221,170	106,707	13,000	13,000	None.
Scandia Life	64	101,823	162	222,284	5,794	1,596	1,596	None.
Security Life of America	66	91,500	135	207,000	6,303	None.	None.	None.
Security Mutual of N. Y.	32	46,985	102	184,756	6,793	3,000	3,000	None.
Security Mutual of Nebraska	99	111,000	61	701,760	21,474	29,000	28,000	1,000
State Life	57	170,272	1,936	5,048,372	121,916	46,266	42,266	4,000
Travelers	195	416,750	733	1,479,384	40,567	27,802	22,241	5,561
Union Central	322	652,389	3,673	6,373,248	187,251	2,955	2,955	None.
Union Mutual	1	1,353	184	339,820	11,227	None.	None.	None.
United States Life	15	30,000	75	110,278	2,168	None.	None.	None.
Totals	75,596	\$42,137,141	287,333	\$200,285,074	\$5,919,920	\$1,518,928	\$1,714,260	\$50,033

* No Kansas business during 1911.

TABLE X.—CONDITION AND GENERAL BUSINESS OF CASUALTY AND MISCELLANEOUS COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Capital.	Premiums received.	Total income.	Paid policy-holders.	Total disbursements.	Admitted assets.	Liabilities except initial cap.	Surplus.
Zetna (accident).....	\$22,000,000	\$6,345,248	\$6,539,557	\$3,075,454	\$6,311,045	\$5,967,261	\$4,888,907	\$1,078,355
Zetna Accident and Liability.....	1,000,000	533,810	1,333,411	223,784	459,276	2,364,683	359,173	1,005,520
American Bonding.....	750,000	1,437,082	1,547,484	355,276	1,875,142	2,773,457	1,273,497	749,579
American Credit Indemnity.....	350,000	865,104	865,422	585,422	920,433	1,376,358	772,693	254,283
American Fidelity.....	750,000	1,958,839	1,958,839	585,623	1,369,281	2,444,828	1,620,171	74,656
American Life and Accident.....	100,000	56,943	152,907	38,344	159,574	127,003	8,775	18,224
American Surety.....	2,500,000	2,499,658	3,022,654	634,679	2,857,484	8,352,632	2,318,126	3,574,506
Anchor Life (accident) ②.....	312,800	33,274	51,826	None	17,605	366,580	16,941	35,899
Bankers' Deposit Guaranty and Surety.....	1,000,000	149,943	165,074	85,558	149,234	189,164	63,644	19,541
Brotherhood Accident Company.....	750,000	2,538,755	2,632,599	1,272,933	2,505,652	2,801,503	1,846,330	265,173
Casualty Company of America.....	1,000,000	173,459	173,399	60,010	167,644	2,063,453	1,316,227	448,196
Columbian National (accident).....	300,000	2,927,185	3,127,387	1,249,091	3,337,569	1,148,566	600,730	47,336
Continental Casualty.....	500,000	519,230	647,235	301,944	831,741	1,557,959	150,825	207,645
Empire State Surety.....	1,000,800	231,252	512,320	302	165,557	336,250	44,880	91,401
Equitable Surety Company.....	200,000	350,871	708,609	145,026	377,477	502,686	143,623	22,632
Federal Casualty Company.....	300,000	211,253	331,231	76,604	356,647	502,686	7,557,487	1,995,487
Fidelity and Casualty.....	1,000,000	8,170,752	8,621,138	3,114,735	7,949,071	10,452,062	7,557,487	2,532,268
Fidelity and Deposit.....	2,000,000	3,916,735	4,743,175	776,720	3,351,106	8,052,864	3,310,536	747,125
General Accident Fire and Life Association.....	250,000	3,065,878	3,258,922	1,301,402	3,131,451	2,743,956	1,936,811	111,659
Globe Surety.....	500,000	101,414	133,763	6,129	76,619	675,453	63,773	111,659
Great Eastern Casualty.....	250,000	631,159	683,343	203,032	615,036	734,742	343,589	100,854
Hartford Steam Boiler.....	1,000,000	1,362,683	1,625,409	175,534	1,461,587	5,045,875	2,243,876	1,801,802
Indiana Life and Accident.....	100,000	21,061	65,017	2,544	57,914	147,138	32,530	14,208
Indiana and Ohio Live Stock.....	200,000	308,677	326,381	179,229	340,391	338,849	175,906	20,043
Inter-Ocean Life and Casualty.....	100,000	261,015	271,407	101,652	307,675	237,140	95,259	11,881
Kansas City Casualty.....	250,000	43,019	59,813	7,517	45,397	373,969	23,382	100,087
Lloyd's Plate Glass.....	200,000	665,543	790,787	245,968	812,674	784,966	322,118	219,458
London and Lancashire Guarantee and Accident.....	200,000	370	22,488	None	19,364	238,972	1,440	27,532
Lion Bonding and Surety.....	350,000	90,550	114,166	12,775	94,135	464,797	81,832	27,235
Loyal Protective Insurance Company.....	100,000	492,105	550,865	290,301	524,833	354,576	163,811	90,765
Maryland Casualty.....	1,000,000	5,310,810	5,310,810	1,889,262	4,894,966	6,319,754	4,043,116	1,276,639
Massachusetts Protective Association.....	100,000	233,800	294,153	116,119	258,752	258,752	80,680	128,122
Massachusetts Bonding and Insurance.....	1,000,000	1,113,859	1,113,859	130,200	674,486	2,209,050	623,482	579,563
Medical Protective Company.....	100,000	56,566	63,163	10,012	44,240	148,835	31,048	11,792

Metropolitan Casualty.....	717,270	743,304	329,442	725,706	832,017	444,133	207,884
Missouri Fidelity and Casualty.....	101,823	129,693	20,156	114,551	129,693	48,493	89,074
National Casualty.....	710,913	768,298	284,191	743,925	327,000	46,819	80,381
National Fidelity and Casualty.....	127,843	190,059	31,493	165,753	190,059	87,940	67,985
National Life and Accident Company.....	1,406,379	① 1,501,736	526,773	① 1,643,736	694,156	382,484	161,672
National Life of U. S. of A. (accident).....	2,511	3,354	581	21,349	③ 619,336	379	③ 234,325
National Surety.....	3,408,988	3,608,783	885,481	2,770,885	5,985,581	2,950,900	1,507,881
New Jersey Fidelity and Plare Glass.....	490,171	517,113	199,213	457,380	699,500	210,357	89,143
New York Fire Glass.....	832,614	671,627	294,932	659,383	935,729	46,923	326,495
North American Accident.....	1,004,208	1,332,045	400,577	1,347,788	725,324	279,517	246,807
Northwestern Live-Stock Insurance Company.....	94,722	105,045	52,620	96,941	147,101	37,078	10,023
Ocean Accident and Guarantee.....	3,732,375	3,905,753	1,877,462	3,717,592	4,675,711	3,289,940	1,285,771
Occidental Life (accident).....	50,439	56,453	17,803	45,514	17,597	11,942	.....
Pacific Coast Casualty.....	773,450	823,573	220,890	719,278	1,231,513	608,623	222,500
Pacific Mutual Life (accident).....	1,436,212	1,594,656	623,893	1,546,247	870,101	804,801	65,800
Preferred Accident.....	1,551,188	1,693,488	499,529	1,835,839	2,727,415	1,154,753	872,682
Ridgely Protective Association.....	100,000	100,000	171,171	329,888	361,737	60,750	200,937
Royal Casualty Company.....	91,455	133,594	46,134	133,449	112,231	8,355	8,355
Royal Indemnity Company.....	619,682	988,123	58,623	518,591	1,193,548	414,138	579,710
Southern Surety Company.....	271,307	531,814	60,680	389,468	1,091,971	124,181	215,240
Southwestern Surety Insurance Company.....	241,566	266,854	32,726	153,469	1,146,445	183,182	436,579
Standard Accident.....	2,717,246	2,917,392	1,142,225	2,832,891	4,039,455	2,126,577	1,400,573
True Guaranty and Surety.....	958,861	1,562,342	399,236	1,285,969	2,071,542	882,547	475,874
Travelers' (accident).....	10,498,816	11,201,470	4,989,751	11,181,971	16,894,224	9,982,417	4,411,806
Travelers' Indemnity.....	688,785	765,739	201,304	635,693	1,566,210	557,224	392,982
Union Health and Accident.....	59,386	87,349	21,023	87,292	114,181	11,401	82,160
United States Casualty.....	1,888,382	1,966,641	915,954	1,957,687	2,644,758	1,344,755	800,000
United States Fidelity and Guaranty.....	4,788,957	5,070,635	1,418,403	4,230,541	6,798,292	3,775,972	1,022,289
United States Health and Accident.....	989,265	1,164,769	486,747	1,151,944	966,617	231,280	405,387
Western Automobile Association.....	2,562	2,562	.....	1,161,680	2,917	200	2,717
Western Casualty and Guaranty.....	108,666	122,283	15,471	107,317	499,578	75,739	121,138
Totals.....	\$36,842,425	\$36,959,754	\$33,505,589	\$36,587,712	\$142,926,634	\$67,209,619	\$33,676,631

① Includes Life Department Capital.

② See Life Statement.

③ Includes Life Department Business.

TABLE XI.—KANSAS BUSINESS OF CASUALTY AND MISCELLANEOUS

COMPANIES.	Accident and health.		Employers' liability.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Aetna (accident).....	\$16,523	\$12,043	\$38,992	\$43,553
Aetna Accident and Liability.....				
American Bonding.....				
American Credit Indemnity.....				
American Fidelity.....	1,153	782	9,590	6,045
American Life and Accident.....	1,438	832		
American Live Stock.....				
American Surety.....				
Anchor Life (accident).....				
Bankers' Deposit Guaranty and Surety.....				
Bankers' Surety.....				
Brotherhood Accident.....	6,372	3,256		
Casualty Company of America.....	1,490	279	15,853	16,661
Columbian National (accident).....	120	None.		
Consolidated Casualty.....				
Continental Casualty.....	64,302	26,275		
Empire State Surety.....	91	None.	490	50
Equitable Surety.....				
Federal Casualty.....	4,593	2,215		
Federal Union Surety.....	148	80		
Fidelity and Casualty.....	20,142	12,429	25,842	9,225
Fidelity and Deposit.....	148	None.	3,649	2,452
General Accident, Fire and Life Association.....	16,228	11,841	70	None.
German Commercial Accident.....	4	Not rep'd.		
Globe Surety.....				
Great Eastern Casualty.....	269	126		
Hartford Steam Boiler.....				
Indemnity Life and Accident.....	2,425	322		
Indiana and Ohio Live Stock.....				
Inter-Ocean Life and Casualty.....	43,437	19,439		
Kansas City Casualty.....	1,478	387		
Lloyd's Plate Glass.....				
London and Lancashire Guarantee and Acci.....				
Lion Bonding and Surety.....	7,588	None.		
Loyal Protective Insurance.....	10,573	7,131		
Maryland Casualty.....	14,046	7,806	23,586	9,928
Masonic Protective Association.....	2,869	1,742		
Massachusetts Bonding and Insurance.....				
Medical Protective.....				
Metropolitan Casualty.....	1,406	586		
Missouri Fidelity and Casualty.....	6,108	615	11,598	611
National Casualty.....	12,176	4,811		
National Fidelity and Casualty.....	2,230	None.		
National Life and Accident.....	2,602	943		
National Life of U. S. of A. (accident)*.....				
National Surety.....				
New Jersey Fidelity and Plate Glass.....	155	13		
New York Plate Glass.....				
North American Accident.....	21,930	9,416		
Northwestern Live Stock Insurance.....				
Ocean Accident and Guarantee.....	566	240	1,578	6,421
Occidental Life (accident).....	19	None.		
Pacific Coast Casualty.....	3	None.	1,082	107
Pacific Mutual Life (accident).....	47,295	15,730		
Pennsylvania Casualty.....			6,457	
Preferred Accident.....	6,069	12,311		
Ridgely Protective Association.....	1,007	477		
Royal Casualty.....	1,683	1,255		
Royal Indemnity.....	426	33	4,482	232
Southern Surety.....	3,254	842		
Southwestern Surety.....	411	None.	617	97
Standard Accident.....	24,437	11,654	1,390	952
Title Guaranty and Surety.....				
Travelers (accident).....	46,011	17,176	40,734	32,182
Travelers' Indemnity.....	48	21	389	None.
Union Health and Accident.....	8,522	4,361		
United States Casualty.....	3,134	1,699	4,742	5,052
United States Fidelity and Guaranty.....	1,059	100	12,545	345
United States Health and Accident.....	13,692	9,025		
Western Automobile Association.....				
Western Casualty and Guaranty.....	233	51	316	None.
Totals.....	\$398,473	\$197,849	\$203,892	\$133,916

* No Kansas business written during 1911.

COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

Fidelity and surety.		Plate glass.		Steam boiler.		Live stock.	
Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
		\$323	\$200			② \$233	None.
\$9,203	\$317						
5,697	3,301						
10,409	19 40					852	
13,776	None.					⑤ 19,498	None.
3,972							
		904	385	\$872	None.		
2,276	None.	19	161				
1,161	None.						
7,055	12,212	34	62				
488	None.	2,841	1,191	4,140	\$168		
14,601	14,994	232	None.				
12,486	1,836						
				17,827	1,621		
						6,578	\$3,775
3,163	493	1,396	485	561	None.	① 190	None.
		7,270	3,171				
1,660	None.						
3,667	None.	6,853	3,005	2,072	None.	① 670	5
3,949	1,232						
		6,056	2,779			① 1,939	50
3,701	None.	895	79	187	None.		
922	None.	48	None.				
42,654	6,722						
		7,189	3,309				
		4,101	2,515				
						3,851	5,200
55	None.	463	1,449	52	None.		
		721	944				
667	None.	1,050	219	55	None.		
890	None.						
2,073	None.	252	74				
2,710	4,000						
				918	None.		
						② 196	None.
21,059	29,525	969	193	20	None.		
				476	None.		
295	None.	67	None.				
\$168,589	\$74,632	\$41,225	\$20,221	\$27,180	\$1,789	\$33,507	\$9,030

① Physicians' Defense.

② Sprinkler.

③ Indemnity.

TABLE XI.—

COMPANIES.	Fly wheel.		Burglary and theft.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Ætna (accident).....				
Ætna Accident and Liability.....			\$1,375	\$2,113
American Bonding.....			1,714	52
American Credit Indemnity.....				
American Fidelity.....			25	None.
American Life and Accident.....				
American Live Stock.....				
American Surety.....				
Anchor Life (accident).....				
Bankers' Deposit Guaranty and Surety.....				
Bankers' Surety.....				
Brotherhood Accident.....				
Casualty Company of America.....			181	None.
Columbian National (accident).....				
Consolidated Casualty.....				
Continental Casualty.....				
Empire State Surety.....			1,355	308
Equitable Surety.....				
Federal Casualty.....				
Federal Union Surety.....			316	None.
Fidelity and Casualty.....	\$982	None.	3,687	926
Fidelity and Deposit.....			605	189
General Accident, Fire and Life Association.....			414	861
German Commercial Accident.....				
Globe Surety.....				
Great Eastern Casualty.....			23	None.
Hartford Steam Boiler.....	137	None.		
Indemnity Life and Accident.....				
Indiana and Ohio Live Stock.....				
Inter-Ocean Life and Casualty.....				
Kansas City Casualty.....			208	None.
Lloyd's Plate Glass.....				
London and Lancashire Guarantee and Acci.*				
Lion Bonding and Surety.....			41	None.
Loyal Protective Insurance.....				
Maryland Casualty.....	107	None.	2,907	380
Masonic Protective Association.....				
Massachusetts Bonding and Insurance.....			1,094	2,106
Medical Protective.....				
Metropolitan Casualty.....				
Missouri Fidelity and Casualty.....	44	None.	288	None.
National Casualty.....				
National Fidelity and Casualty.....			285	None.
National Life and Accident.....				
National Life of U. S. of America (accident)*				
National Surety.....			7,829	4,476
New Jersey Fidelity and Plate Glass.....			321	154
New York Plate Glass.....				
North American Accident.....				
Northwestern Live Stock Insurance.....				
Ocean Accident and Guarantee.....			8,187	12,367
Occidental Life (accident).....				
Pacific Coast Casualty.....			454	41
Pacific Mutual Life (accident).....				
Pennsylvania Casualty.....				
Preferred Accident.....				
Ridgely Protective Association.....				
Royal Casualty.....				
Royal Indemnity.....			434	None.
Southern Surety.....				
Southwestern Surety.....			34	None.
Standard Accident.....				
Title Guaranty and Surety.....				
Travelers (accident).....				
Travelers' Indemnity.....	230	None.		
Union Health and Accident.....				
United States Casualty.....			None.	53
United States Fidelity and Guaranty.....			2,153	478
United States Health and Accident.....				
Western Automobile Association.....				
Western Casualty and Guaranty.....			13	None.
Totals.....	\$1,500	None.	\$33,943	\$24,499

* No Kansas business written during 1911.

CONCLUDED.

Credit.		Auto. property damage.		Workmen's collective.		Totals.	
Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
				\$761	\$838	\$56,276	\$56,438
		\$457	\$44			2,391	2,357
						10,917	369
\$9,140	\$12,464			610	98	9,140	12,464
		620	164			17,695	10,390
						1,434	832
						1,852	
						10,419	19 40
						33,274	None.
						3,972	None.
						6,372	3,256
④721	598	69	None.			20,490	17,923
				5,107	Not rep'd	120	None.
						5,107	Not rep'd.
						64,302	26,275
						4,231	519
						1,161	None.
				164	134	4,593	2,215
						7,553	12,355
		8	None.			58,286	24,075
		11	None.			19,542	17,635
						16,722	12,202
						4	Not rep'd.
						12,486	1,836
						293	126
						17,963	1,621
						2,425	322
						6,578	3,775
③78	None.					43,437	19,439
						7,073	1,365
						7,270	3,171
						9,259	None.
①1,335	736	220	20			10,573	7,131
						55,462	21,880
						2,869	1,742
						5,043	3,337
						1,959	50
		186	61	1,804	755	7,462	3,364
						24,810	2,120
						12,176	4,811
						3,484	None.
						2,602	943
						50,482	11,199
						7,665	3,475
						4,101	2,515
						21,930	9,416
						3,351	5,200
		None.	20	323	291	11,225	20,788
						19	None.
						2,260	1,091
						47,255	15,730
						6,457	
						6,069	12,311
						1,007	477
						1,683	1,255
		154	None.			7,218	485
						4,144	842
		55	67			3,442	283
		14	None.			25,841	12,606
						2,710	4,000
		444	151	2,095	1,234	88,841	59,592
						2,199	172
						8,592	4,361
				215	90	8,307	6,593
		226	None.			38,487	30,636
						13,692	9,095
		1,973	294			1,973	294
						924	51
\$11,274	\$13,798	\$4,437	\$821	\$11,079	\$3,440	\$936,031	\$474,075

① Physicians' Defense. ② Sprinkler. ③ Druggists. ④ Industrial.

TABLE XII—CONDITION AND GENERAL BUSINESS OF ASSESSMENT LIFE AND ACCIDENT COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Paid by members.	Preni- ums re- turned to mem- bers.	Total income.	Claims paid.	Total disburse- ments.	Admitted assets.	Liabilities.	Risks in force December 31, 1911.	
								Number.	Amount.
American Accident (Neb.).....	\$35,223	\$1,839	\$38,250	\$27,875	\$91,939	\$100,592	①\$73,960	13,871	.....
Bankers' Accident (Iowa).....	283,993	403	285,311	108,727	275,046	72,464	17,870	18,842	.....
Business Men's Accident (K. C. Mo.).....	131,605	1,625	131,890	72,291	130,637	26,210	53,40	14,449	.....
Great Western Accident (Iowa).....	235,851	1,573	236,088	89,248	227,736	372,593	②\$08,674	24,304	.....
Guarantee Fund Life (Neb.).....	339,889	.....	362,140	53,351	186,194	383,106	12,000	12,024	\$24,048,000
Inter State Business Men's (Iowa).....	255,551	3,287	252,439	109,682	215,215	56,787	21,537	29,152	.....
Merchants' Life Association (Iowa).....	611,569	.....	637,413	302,040	486,640	603,423	③\$02,719	23,583	46,955,000
National Life Association (Iowa).....	472,598	8,549	503,498	136,278	382,870	383,157	48,390	11,881	22,738,000
Totals.....	\$2,417,223	\$17,276	\$2,497,029	\$899,492	\$1,996,307	\$1,998,332	\$838,470	137,056	\$38,801,000

1. Includes \$71, 22 reserve.

2. Includes \$289,604 reserve.

3. Includes \$265,719 reserve.

4. Amount not required of Accident and Health Associations.

TABLE XIII.—KANSAS BUSINESS OF ASSESSMENT LIFE AND ACCIDENT COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1911.

COMPANIES.	Risks written during 1911.		In force at end of 1911.		Losses and claims incurred.		Losses and claims paid.		Losses and claims unpaid.		Paid by members.
	No.	* Amount.	No.	* Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
American Accident (Nebraska)	828	.....	744	.....	213	\$4,752	.....	.....	16	\$346	\$19,058
Bankers' Accident (Iowa)	2,655	.....	2,298	.....	803	12,626	800	\$16,174	54	1,789	31,298
Business Men's Accident (Kansas City, Mo.)	3,253	.....	4,046	.....	401	50,532	334	16,550	41	20,414	28,825
Great Western Accident (Iowa)	974	.....	1,980	.....	420	9,163	420	8,770	48	1,487	23,848
Guarantee Fund Life (Nebraska)	771	\$1,542,000	1,928	\$3,856,000	4	8,000	4	8,000	.....	.....	18,230
Inter-State Business Men's (Iowa)	1,571	.....	1,725	.....	130	9,188	121	185	25	9,271	15,712
Merchants Life Association (Iowa)	487	974,000	675	1,350,000	1	2,000	.....	.....	1	2,000	10,686
National Life Association (Iowa)	38	92,500	186	357,000	.....	.....	.....	.....	.....	.....	5,381
Totals	10,577	\$2,608,500	13,582	\$5,563,000	1,972	\$96,261	1,679	\$49,689	185	\$35,307	\$153,038

* Accident and Health Associations not required to give amount.

TABLE XIV.—CONDITION AND GENERAL BUSINESS OF FRATERNAL BENEFICIARY SOCIETIES AUTHORIZED IN KANSAS FOR YEAR
ENDING DECEMBER 31, 1911.

SOCIETIES.	Paid by members.	Total income.	Paid to members.	Disbursements.	Total assets.	Liabilities.	Balance to protect contracts.	Risks in force December 31, 1911.	
								Number.	Amount.
American Nobles.....	\$212,424	\$215,706	\$123,598	\$208,665	\$63,365	\$2,130	\$51,235	16,012	\$19,649,400
Ancient Order of United Workmen (in Kansas).....	922,736	992,997	192,031	1,087,555	916,880	69,807	846,073	84,476	56,144,000
Brotherhood of American Yeoman.....	1,723,826	2,039,241	1,253,683	1,743,421	2,764,921	254,941	1,839,239	151,085	297,921,800
Catholic Order of Foresters.....	1,550,695	1,766,836	1,466,886	1,743,191	2,764,921	171,244	2,612,913	143,295	133,591,250
Catholic Mutual Benefit Association.....	1,444,129	1,566,991	1,485,061	1,529,150	2,394,190	177,950	2,216,240	60,538	81,642,000
Catholic Workman.....	51,827	57,114	4,000	39,829	124,163	4,000	120,163	3,711	4,302,500
Church Fraternal.....	56,354	60,427	43,300	57,396	90,073	9,952	80,121	3,833	5,231,500
Court of Honor.....	1,099,653	1,190,136	749,567	979,164	2,076,086	74,919	2,001,167	61,248	81,857,525
Degrees of Honor.....	84,954	90,735	60,050	74,312	133,218	7,884	125,336	6,738	1,678,500
Equitable Fraternal Union.....	429,625	494,153	157,089	261,738	1,539,766	22,087	1,517,669	30,633	39,990,000
Fraternal Aid Association.....	563,320	586,900	427,542	549,396	695,983	48,500	647,483	40,613	52,063,250
Fraternal Bankers' Reserve.....	81,663	83,505	43,200	82,134	47,413	14,658	32,750	7,261	9,550,700
Fraternal Brotherhood.....	746,102	802,587	443,648	705,143	654,773	56,046	599,738	50,213	62,967,000
Fraternal Mystic Circle.....	546,630	568,996	436,807	555,605	460,895	112,559	341,336	20,732	22,290,550
Fraternal Reserve Life Association.....	101,110	102,071	63,566	85,380	23,199	14,710	8,469	6,335	6,938,050
Fraternal Union of America.....	419,293	439,649	347,565	457,301	333,532	86,788	246,794	31,110	40,959,300
Home Builders.....	9,169	9,232	6,454	8,513	2,239	1,989	1,989	983	1,306,750
Home Protective Association.....	29,334	31,162	16,136	28,016	15,572	1,429	14,193	4,712	2,102,750
Homesteaders.....	235,632	241,017	114,896	210,000	120,627	16,068	104,559	15,432	21,326,500
Improved Order Heptasophs.....	1,523,679	1,564,415	1,515,018	1,645,765	1,017,765	306,025	712,740	71,625	97,100,000
Independent Order of Foresters.....	4,537,435	5,742,843	2,968,826	3,578,150	18,995,517	1,302,746	17,692,771	241,571	242,093,787
Illinois Woodmen Accident Association.....	22,704	22,704	8,710	18,709	3,995	None	3,995	3,410	1,682,525
Knights of Columbus.....	1,134,514	1,314,407	647,688	900,451	3,591,826	79,782	3,512,044	96,257	90,283,000
Knights of Father Mathew.....	66,346	67,790	40,873	46,469	63,827	3,000	50,827	2,426	2,492,150
Knights and Ladies of Security.....	1,574,835	1,685,575	1,199,451	1,554,734	1,977,025	116,292	1,860,763	116,486	139,451,000
Knights and Ladies of the Orient.....	5,990	6,345	1,967	3,982	9,779	None	9,779	878	149,875
Knights and Ladies of Protection.....	1,580	1,580	528	1,406	619	18	601	290	156,432
Knights of the Maccabees of the World.....	4,726,307	5,253,453	3,689,051	4,451,620	11,191,939	954,600	10,237,878	271,784	333,655,582
Knights of the Modern Maccabees.....	1,594,694	1,743,950	1,452,014	1,755,813	468,178	217,912	240,266	73,309	90,025,250
Knights of Pythias.....	2,518,307	2,689,560	1,669,384	2,150,348	4,151,293	3,438,912	712,471	68,842	97,975,993
Knights and Ladies of Honor.....	1,726,795	1,751,594	1,556,771	1,747,688	667,228	151,842	515,386	71,277	68,242,750
Ladies of the Maccabees of the World.....	1,718,646	1,953,875	835,182	1,220,997	3,533,528	146,696	5,586,832	142,745	109,696,054
Ladies of the Modern Maccabees.....	622,551	653,422	427,981	555,073	704,717	58,148	646,569	41,722	32,673,500

Ladies' Catholic Benevolent Association.....	1,228,009	1,341,566	948,350	1,030,534	2,236,848	86,768	2,150,080	123,970	105,422,500
Life and Annuity Association.....	64,338	81,652	56,634	74,485	253,356	2,564	250,791	3,844	4,659,037
Loyal Americans of the Republic.....	356,096	380,330	229,990	355,798	300,099	41,643	308,456	28,210	32,871,663
Loyal Mystic Legion of America.....	77,9-2	85,790	71,474	84,244	145,465	1,000	144,465	4,518	5,733,500
Masonic Mutual Life Ass'n of Dist. of Columbia.....	104,601	116,939	36,191	70,622	281,716	256,669	25,047	3,363	4,152,075
Modern Brotherhood of America.....	1,552,929	1,711,329	1,235,493	1,642,985	1,191,486	190,882	1,000,634	157,569	192,686,750
Modern Order of Pretrians.....	299,246	392,397	88,203	306,766	1,009,166	249,486	757,680	14,908	18,468,960
Modern Woodmen of America.....	15,701,681	16,205,371	11,613,843	13,579,254	11,691,681	1,441,974	10,249,107	1,863,733	1,863,194,000
Mutual Protective League.....	365,578	380,612	245,585	408,382	223,839	51,515	172,324	25,442	28,842,875
Mystic Tailors.....	61,553	68,592	29,693	54,477	144,171	787	143,384	3,345	3,667,250
Mystic Workers of the World.....	627,646	657,952	555,214	660,388	650,097	67,229	582,868	71,095	89,858,750
National Americans.....	86,282	90,821	36,068	80,213	50,748	5,316	45,432	12,670	12,004,970
Natio al Fraternal Society of the Deaf.....	15,330	15,854	5,035	7,907	18,750	None.	18,750	1,099	705,950
National Protective Legion.....	914,339	968,034	1,637,145	2,001,479	831,362	176,582	154,530	36,529	16,518,485
National Union.....	2,559,631	2,652,268	2,313,040	2,523,358	2,354,239	217,139	2,137,100	62,623	120,690,500
Occidental Mutual Benefit Association.....	27,691	30,584	13,547	24,709	66,240	1,814	64,426	2,892	3,200,500
Pioneer Home Protective Society.....	5,673	6,221	2,365	6,317	214	None.	214	1,878	434,680
Polish National Alliance of the U. S. of A.....	733,530	989,155	442,763	604,987	1,225,795	159,087	1,066,768	74,687	41,814,700
Protected Home Circle.....	808,758	872,489	743,804	917,813	1,223,835	68,250	1,165,585	83,056	73,164,000
Royal Arcanum.....	8,165,819	8,431,817	8,221,186	8,443,299	6,606,943	726,692	5,880,251	248,888	487,982,346
Royal Highlanders.....	380,932	427,886	241,726	334,026	1,822,074	18,167	1,803,907	28,039	39,650,500
Royal League.....	807,543	904,150	647,200	768,664	2,165,576	210,154	1,955,422	30,776	64,557,000
Royal Neighbors of America.....	1,637,334	1,739,131	1,268,973	1,586,099	947,630	229,300	718,330	234,247	247,999,500
Sons and Daughters of Justice.....	200,343	210,759	179,263	226,565	83,351	33,000	50,351	15,570	18,628,000
Tribe of Ben Hur.....	1,437,383	1,565,654	1,154,324	1,502,926	1,689,922	171,704	1,518,218	119,953	139,825,900
Triple Tie Benefit Association.....	138,057	143,962	105,979	124,137	138,841	11,402	127,439	7,519	9,067,000
United Commercial Travelers of America.....	684,809	752,142	503,763	659,373	713,558	137,233	516,275	63,171	315,855,000
Western Catholic Union.....	422,737	438,349	159,150	171,466	282,571	4,000	278,571	9,441	10,340,750
Women's Catholic Order of Foresters.....	1,025,434	1,068,622	818,704	953,989	929,744	116,233	812,751	64,051	66,585,500
Woodmen Accident Association.....	266,475	274,925	68,441	200,743	202,167	69,289	132,878	34,879	20,601,350
Woodmen Circle.....	1,096,338	1,196,987	489,148	709,290	2,281,856	85,399	2,196,457	103,898	97,088,400
Woodmen of the World.....	8,859,894	9,500,124	5,651,567	7,029,923	15,631,220	1,214,647	14,316,573	676,874	811,712,400
Totals.....	\$83,031,585	\$89,332,238	\$63,778,825	\$76,9-2,622	\$119,371,014	\$14,031,457	\$105,337,333	\$5,354,959	\$7,120,885,817

TABLE XV.—KANSAS BUSINESS OF FRATERNAL BENEFICIARY SOCIETIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING, DECEMBER 31, 1911.

SOCIETIES.	Risks written during 1911.		In force at end of 1911.		Losses and claims incurred.		Losses and claims paid.		Assessments collected.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
American Nobles	16	\$22,500	359	\$480,425	2	\$1,640	4	\$2,416	12	\$5,705
Ancient Order of United Workmen	3,678	5,014,000	34,475	56,114,000	427	792,000	427	792,081	12	922,736
Brotherhood of American Yeomen	1,851	2,176,000	5,569	7,238,000	59	45,738	51	37,896	12	53,975
Catholic Order of Foresters	82	83,000	119	123,500	None.	None.	None.	None.	12	1,219
Catholic Mutual Benefit Association	86	81,000	1,255	1,484,500	11	16,500	12	16,500	12	29,716
Church Workman	1	500	120	120,000	None.	None.	None.	None.	12	1,426
Church Fraternal	7	7,500	259	336,500	1	1,000	1	1,000	12	3,620
Court of Honor	781	789,000	2,624	3,089,500	46	34,256	44	30,261	12	41,199
Degree of Honor	795	935,000	6,758	7,678,500	53	63,050	52	60,050	9	84,954
Equitable Fraternal Union	539	618,000	616	731,500	2	3,000	2	3,000	12	4,715
Fraternal Aid Association	2,574	28,795	18,216	240,788	237	243,092	224	217,090	12	271,455
Fraternal Bankers' Reserve	394	596,500	774	1,208,500	7	4,480	6	3,610	12	8,330
Fraternal Brotherhood	536	531,000	1,177	1,456,000	46	5,094	48	6,114	12	14,022
Fraternal Mystic Circle	17	17,000	1,812	1,922,000	60	33,803	60	34,895	12	37,283
Fraternal Reserve Life Association	6	65,000	66	44,000	None.	None.	None.	None.	12	.....
Fraternal Union of America	75	76,850	149	157,500	None.	None.	None.	None.	12	1,930
Home Builders	175	195,250	983	1,306,750	11	16,000	10	15,000	8	9,169
Home Protective Association	415	2,275	390	1,850	None.	None.	50	175	12	357
Homesteaders	312	472,500	1,150	1,591,500	20	12,538	20	11,881	12	17,530
Improved Order of Heptasophs	None.	None.	18	34,000	None.	None.	None.	None.	12	758
Independent Order of Foresters	2	2,000	99	111,500	2	1,700	1	1,000	12	2,070
Illinois Women Accident Association .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Columbus	310	328,000	2,144	2,295,000	6	6,000	8	8,850	11	26,818
Knights Father Mathew	None.	None.	98	78,750	None.	None.	None.	None.	12	1,514
Knights and Ladies of Security	8,195	9,569,500	31,377	41,179,000	421	377,157	408	355,573	12	467,065
Knights and Ladies of Orient	85	12,000	878	149,875	64	2,162	64	1,967	12	5,990
Knights and Ladies of Protection	116	17,500	290	56,425	24	382	26	640	12	1,586
Knights of the Maccabees of the World	402	494,500	2,942	3,590,000	79	42,296	77	33,901	12	52,461
Knights of the Modern Maccabees	None.	None.	37	46,000	None.	None.	None.	None.	12	956
Knights of Pythias	187	246,000	748	963,624	1	2,000	2	3,000	12	224,951
Knights and Ladies of Honor	449	325,500	316	247,250	1	1,000	1	1,000	12	8,896
Ladies of the Maccabees of the World	319	269,750	1,834	1,518,933	13	12,600	11	9,225	12	21,289
Ladies of the Modern Maccabees	1	1,000	13	11,750	None.	None.	None.	None.	12	187

Ladies' Catholic Benevolent Association.....	96	84,000	973	845,500	8	8,000	9	8,500	12	10,417
Life and Annuity Association.....	428	438,710	3,570	4,371,682	95	53,427	94	56,395	12	51,690
Local Americans of the Republic.....	97	93,750	106	124,000	None.	None.	None.	None.	12	1,926
Loyal Mystic Legion of America.....	18	13,500	200	258,500	3	2,200	3	2,200	12	2,790
Masonic Mutual Life Assn. of Dist. of Columbia.....	3	5,000	3	5,000	None.	None.	None.	None.	12	29
Modern Brotherhood of America.....	902-	1,038,000	6,034	7,475,500	47	50,950	45	49,675	12	63,230
Modern Order of Pastors.....	117	138,180	109	120,220	None.	None.	None.	None.	12	1,459
Modern Women of America.....	5,822	8,535,500	82,278	137,226,000	477	870,000	462	835,757	12	1,162,103
Mutual Protective League.....	300	310,150	399	444,450	2	2,000	2	3,100	12	6,456
Mystic Toilers.....	None.	None.	25	25,000	None.	None.	None.	None.	12	448
Mystic Workers of the World.....	519	620,500	1,153	1,412,050	11	5,000	11	4,400	12	9,501
National Americans.....	916	1,254,400	2,463	2,046,098	11	5,478	9	5,228	12	16,978
National Fraternal Society of the Deaf.....	1	500	32	21,000	6	95	7	595	12	582
National Protective Legion.....	61	33,888	77	75,488	18	476	15	376	12	1,294
National Union.....	389	411,000	229	558,000	10	21,000	11	23,000	12	21,460
Occidental Mutual Benefit Association.....	925	902,000	2,718	2,989,000	14	11,606	17	13,547	12	29,792
Pioneer Home Protective Society.....	1,746	395,900	1,878	434,680	16	3,375	16	3,375	12	5,673
Polish National Alliance of the U. S. of N. A.....	51	28,600	108	61,400	1	500	1	500	12	1,090
Protected Home Circle.....	89	72,500	339	280,750	1	500	1	500	12	3,535
Royal Arcanum.....	24	31,000	476	905,095	6	11,817	5	10,817	12	16,227
Royal Highlanders.....	306	336,000	528	624,000	3	2,667	2	1,667	12	6,401
Royal League.....	None.	None.	24	44,000	None.	None.	None.	None.	11	679
Royal Neighbors of America.....	2,232	2,448,750	20,133	22,639,750	94	101,500	97	104,713	12	157,491
Sons and Daughters of Justice.....	2,880	2,872,500	15,462	18,406,000	156	212,000	148	200,000	12	202,637
Tribe of Ben Hur.....	423	448,500	902	1,098,200	8	7,800	7	8,400	12	9,751
Triple Tie Benefit Association.....	795	854,500	6,996	8,464,500	150	99,833	152	94,646	12	96,970
United Commercial Travelers of America.....	347	1,785,000	3,510	17,555,000	224	34,588	222	28,543	6	36,046
Western Catholic Union.....	41	29,250	55	87,750	None.	None.	None.	None.	12	327
Women's Catholic Order of Foresters.....	17	18,000	55	61,500	None.	None.	2	3,000	12	914
Women's Accident Association.....	2,631	1,615,750	4,809	3,175,300	802	21,796	843	23,237	4	34,638
Woodmen Circle.....	350	286,000	1,221	1,021,100	8	5,800	7	4,883	12	11,680
Woodmen of the World.....	1,517	1,857,700	6,044	8,302,900	65	95,800	54	81,425	12	90,046
Totals.....	46,409	\$49,866,448	280,544	\$976,512,543	3,848	\$3,346,036	3,851	\$3,215,558	745	\$4,378,056

* No Kansas business written.

TABLE XVI.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES FOR THE 40 YEARS FROM 1871 TO 1911, INCLUSIVE.

YEARS.	Risks written.	Premiums received.	Average rate of premium.	Losses paid.	Per cent of losses paid to premiums received.	Losses incurred.
1871.....	\$17,156,434	\$234,300 94	1.37	\$75,000 00	32.01	\$75,000 00
1872.....	17,745,674	287,037 07	1.62	99,256 20	34.58	99,256 20
1873.....	20,463,005	324,439 42	1.57	183,477 58	56.55	214,060 71
1874.....	21,890,198	327,566 77	1.50	243,434 30	74.31	214,687 87
1875.....	19,360,984	303,497 96	1.57	106,816 03	35.19	92,336 34
1876.....	20,402,867	313,132 00	1.53	151,903 94	48.51	156,304 40
1877.....	21,024,160	320,358 57	1.52	106,637 22	33.28	107,586 63
1878.....	24,000,762	367,309 65	1.53	72,118 14	19.63	78,909 28
1879.....	34,022,868	509,324 70	1.50	158,211 13	31.06	155,666 97
1880.....	44,041,688	658,032 96	1.49	253,108 51	38.46	352,330 80
1881.....	52,092,252	787,791 23	1.51	374,796 24	47.57	323,783 14
1882.....	70,163,324	1,135,698 13	1.62	374,945 08	33.01	375,596 62
1883.....	83,442,746	1,329,940 73	1.59	640,278 14	48.14	679,698 57
1884.....	106,048,857	1,719,006 56	1.62	528,225 84	30.73	575,537 75
1885.....	112,843,624	1,955,370 84	1.73	688,365 68	35.20	751,866 56
1886.....	112,175,202	1,871,781 11	1.67	759,508 71	40.58	902,900 73
1887.....	131,148,505	1,926,251 72	1.47	1,095,925 55	56.89	2,209,090 76
1888.....	129,945,032	1,826,309 64	1.41	1,066,341 99	58.99	1,030,929 84
1889.....	134,586,138	1,848,428 78	1.37	1,053,170 59	56.97	1,029,265 36
1890.....	134,934,288	1,801,994 67	1.34	963,649 53	53.48	984,302 06
1891.....	130,655,122	1,792,647 66	1.37	798,206 54	44.52	857,557 11
1892.....	142,146,123	2,028,184 70	1.43	1,011,486 70	49.86	1,051,629 91
1893.....	138,041,771	1,929,934 68	1.40	943,573 68	48.89	1,068,640 78
1894.....	140,109,801	1,953,420 32	1.39	1,070,392 46	54.79	1,045,376 82
1895.....	128,804,972	1,744,683 17	1.35	1,181,998 45	67.75	1,116,641 00
1896.....	128,021,705	1,711,241 58	1.34	958,634 34	56.02	905,099 95
1897.....	141,786,258	1,732,501 61	1.26	632,084 38	35.46	627,567 10
1898.....	147,502,149	1,768,909 23	1.20	765,779 21	43.29	845,846 55
1899.....	183,444,731	1,949,091 71	1.06	1,171,193 25	60.09	1,177,335 71
1900.....	187,248,075	2,009,853 45	1.07	1,241,413 26	61.77	1,217,903 32
1901.....	209,782,267	2,244,038 50	1.07	1,250,901 19	55.74	1,375,941 63
1902.....	218,293,263	2,357,629 50	1.19	1,845,333 00	57.06	1,241,034 00
1903.....	237,559,628	2,578,745 00	1.15	1,220,260 00	47.36	1,400,581 00
1904.....	248,277,169	3,072,159 00	1.34	1,765,764 00	57.48	1,694,820 00
1905.....	280,639,793	3,489,065 00	1.24	2,248,219 00	64.44	1,449,662 00
1906.....	292,829,780	3,541,141 00	1.21	1,437,996 00	40.61	1,453,220 00
1907.....	326,886,149	3,776,603 00	1.16	1,699,053 00	44.99	1,649,648 00
1908.....	345,384,354	4,071,531 00	1.18	2,441,153 00	59.95	2,480,160 00
1909.....	370,451,235	4,525,893 00	1.22	2,632,319 00	58.16	2,803,507 00
1910.....	357,253,042	4,278,255 00	1.20	2,521,174 00	58.92	2,717,379 00
1911.....	371,224,215	4,183,267 00	1.13	2,866,651 00	68.52	3,111,856 00
Totals....	\$6,034,010,210	\$76,636,368 00	1.27	\$40,199,785 00	52.45	\$40,602,517 00

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